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SHLC Wholesale Conforming DU and LP														
1000-99		1100-99				1200-99				1300-99				
1001-99		1101-99				1201-99				1301-99				
		Conventional 25/30 Yr Fixed				Conventional 20 Yr Fixed				Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.625		103.828	103.703	103.453	7.625		104.124	103.999	103.749	7.000		102.973	102.848	102.598
7.500		103.441	103.316	103.066	7.500		103.771	103.646	103.396	6.875		102.781	102.656	102.406
7.375		103.045	102.920	102.670	7.375		103.408	103.283	103.033	6.750		102.496	102.371	102.121
7.250		102.653	102.528	102.278	7.250		103.040	102.915	102.665	6.625		102.197	102.072	101.822
7.125		102.896	102.771	102.521	7.125		103.247	103.122	102.872	6.500		102.404	102.279	102.029
7.000		102.650	102.525	102.275	7.000		102.877	102.752	102.502	6.375		102.169	102.044	101.794
6.875		102.276	102.151	101.901	6.875		102.526	102.401	102.151	6.250		101.752	101.627	101.377
6.750		101.873	101.748	101.498	6.750		102.144	102.019	101.769	6.125		101.356	101.231	100.981
6.625		101.913	101.788	101.538	6.625		102.367	102.242	101.992	6.000		101.644	101.519	101.269
6.500		101.626	101.501	101.251	6.500		101.987	101.862	101.612	5.875		101.369	101.244	100.994
6.375		101.210	101.085	100.835	6.375		101.579	101.454	101.204	5.750		100.857	100.732	100.482
6.250		100.735	100.610	100.360	6.250		101.138	101.013	100.763	5.625		100.462	100.337	100.087
6.125		100.550	100.425	100.175	6.125		101.040	100.915	100.665	5.500		100.597	100.472	100.222
6.000		100.068	99.943	99.693	6.000		100.680	100.555	100.305	5.375		100.224	100.099	99.849
5.875		99.556	99.431	99.181	5.875		100.213	100.088	99.838	5.250		99.869	99.744	99.494
5.750		99.020	98.895	98.645	5.750		99.670	99.545	99.295	5.125		99.503	99.378	99.128
5.625		98.402	98.277	98.027	5.625		99.132	99.007	98.757	5.000		99.095	98.970	98.720
5.500		97.850	97.725	97.475	5.500		98.668	98.543	98.293	4.875		98.693	98.568	98.318
5.375		97.256	97.131	96.881	5.375		98.094	97.969	97.719	4.750		98.300	98.175	97.925
5.250		96.638	96.513	96.263	5.250		97.484	97.359	97.109	4.625		97.718	97.593	97.343

1400-99														
1401-99														
Conventional 10 Yr Fixed														
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.000		102.732	102.607	102.357										
6.875		102.508	102.383	102.133										
6.750		102.286	102.161	101.911										
6.625		102.365	102.240	101.990										
6.500		102.142	102.017	101.767										
6.375		101.935	101.810	101.560										
6.250		101.710	101.585	101.335										
6.125		101.709	101.584	101.334										
6.000		101.484	101.359	101.109										
5.875		101.244	101.119	100.869										
5.750		100.984	100.859	100.609										
5.625		100.705	100.580	100.330										
5.500		100.405	100.280	100.030										
5.375		100.077	99.952	99.702										
5.250		99.722	99.597	99.347										
5.125		99.231	99.106	98.856										
5.000		98.876	98.751	98.501										
4.875		98.522	98.397	98.147										
4.750		98.165	98.040	97.790										
4.625		97.790	97.665	97.415										

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		

Price Adjustments: See Agency Adjusters page.

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Note: Pricing and LLPAs subject to change without notice

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SHLC Wholesale Fixed High Balance														
1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.625		103.161	103.036	102.786	7.625		102.447	102.322	102.072	7.000		101.756	101.631	101.381
7.500		103.006	102.881	102.631	7.500		102.314	102.189	101.939	6.875		101.715	101.590	101.340
7.375		102.709	102.584	102.334	7.375		101.890	101.765	101.515	6.750		101.320	101.195	100.945
7.250		102.429	102.304	102.054	7.250		101.623	101.498	101.248	6.625		100.870	100.745	100.495
7.125		102.283	102.158	101.908	7.125		102.313	102.188	101.938	6.500		101.455	101.330	101.080
7.000		102.184	102.059	101.809	7.000		102.072	101.947	101.697	6.375		101.249	101.124	100.874
6.875		101.708	101.583	101.333	6.875		101.667	101.542	101.292	6.250		100.840	100.715	100.465
6.750		101.456	101.331	101.081	6.750		101.201	101.076	100.826	6.125		100.381	100.256	100.006
6.625		101.287	101.162	100.912	6.625		101.335	101.210	100.960	6.000		99.920	99.795	99.545
6.500		101.134	101.009	100.759	6.500		101.039	100.914	100.664	5.875		99.639	99.514	99.264
6.375		100.667	100.542	100.292	6.375		100.597	100.472	100.222	5.750		99.212	99.087	98.837
6.250		100.148	100.023	99.773	6.250		100.097	99.972	99.722	5.625		98.738	98.613	98.363
6.125		99.929	99.804	99.554	6.125		99.565	99.440	99.190	5.500		98.834	98.709	98.459
6.000		99.314	99.189	98.939	6.000		98.981	98.856	98.606	5.375		98.523	98.398	98.148
5.875		98.893	98.768	98.518	5.875		98.366	98.241	97.991	5.250		98.073	97.948	97.698
5.750		98.451	98.326	98.076	5.750		97.679	97.554	97.304	5.125		97.580	97.455	97.205
5.625		96.482	96.357	96.107	5.625		96.639	96.514	96.264	5.000		97.294	97.169	96.919
5.500		95.501	95.376	95.126	5.500		NA	NA	NA	4.875		96.937	96.812	96.562
5.375		94.906	94.781	94.531	5.375		NA	NA	NA	4.750		96.348	96.223	95.973
5.250		94.287	94.162	93.912	5.250		NA	NA	NA	4.625		95.003	94.878	94.628

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
7.000		NA	NA	NA
6.875		99.229	99.104	98.854
6.750		98.978	98.853	98.603
6.625		100.580	100.455	100.205
6.500		101.055	100.930	100.680
6.375		100.866	100.741	100.491
6.250		100.484	100.359	100.109
6.125		100.089	99.964	99.714
6.000		99.717	99.592	99.342
5.875		99.328	99.203	98.953
5.750		98.926	98.801	98.551
5.625		98.443	98.318	98.068
5.500		98.374	98.249	97.999
5.375		98.126	98.001	97.751
5.250		97.713	97.588	97.338
5.125		97.282	97.157	96.907
5.000		96.841	96.716	96.466
4.875		96.524	96.399	96.149
4.750		96.076	95.951	95.701
4.625		95.624	95.499	95.249

LPMI Product Codes			
1012-99	30 Year Fixed LPMI High Balance	1055-99	30 Year Fixed LPMI Super Conforming
1112-99	25 Year Fixed LPMI High Balance	1154-99	25 Year Fixed LPMI Super Conforming
1212-99	20 Year Fixed LPMI High Balance	1254-99	20 Year Fixed LPMI Super Conforming
1312-99	15 Year Fixed LPMI High Balance	1354-99	15 Year Fixed LPMI Super Conforming

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		

Price Adjustments: See Agency Adjusters page.

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

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

LLPA Caps:	
FTHB / AMI	0.000

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

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

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

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

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

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

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

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
8100-99		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		103.245	103.120	102.870	7.125		NA	NA	NA	
7.625		102.964	102.839	102.589	7.000		NA	NA	NA	
7.500		102.675	102.550	102.300	6.875		NA	NA	NA	
7.375		102.379	102.254	102.004	6.750		100.578	100.453	100.203	
7.250		103.204	103.079	102.829	6.625		100.495	100.370	100.120	
7.125		103.115	102.990	102.740	6.500		100.246	100.121	99.871	
7.000		102.928	102.803	102.553	6.375		99.988	99.863	99.613	
6.875		102.758	102.633	102.383	6.250		100.035	99.910	99.660	
6.750		102.797	102.672	102.422	6.125		99.496	99.371	99.121	
6.625		102.773	102.648	102.398	6.000		99.231	99.106	98.856	
6.500		102.440	102.315	102.065	5.875		98.956	98.831	98.581	
6.375		102.104	101.979	101.729	5.750		99.337	99.212	98.962	
6.250		101.787	101.662	101.412	5.625		99.063	98.938	98.688	
6.125		101.703	101.578	101.328	5.500		98.778	98.653	98.403	
6.000		101.277	101.152	100.902	5.375		98.483	98.358	98.108	
5.875		100.850	100.725	100.475	5.250		98.263	98.138	97.888	
5.750		100.761	100.636	100.386	5.125		97.968	97.843	97.593	
5.625		100.693	100.568	100.318	5.000		97.661	97.536	97.286	
5.500		100.229	100.104	99.854	4.875		97.341	97.216	96.966	
5.375		99.695	99.570	99.320	4.750		97.010	96.885	96.635	

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

USDA 30 Yr Fixed	

Note: Pricing and LLPAs subject to change without notice

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		101.301	101.176	100.926	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> </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
FICO Adjustments																																												
680 - 699	0.000																																											
660-679	-0.125																																											
640-659	-0.500																																											
620-639	-1.000																																											
600-619	-1.500																																											
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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																																											
7.625		101.020	100.895	100.645	7.000		NA	NA	NA																																			
7.500		100.731	100.606	100.356	6.875		NA	NA	NA																																			
7.375		100.436	100.311	100.061	6.750		NA	NA	NA																																			
7.250		100.416	100.291	100.041	6.625		97.719	97.594	97.344																																			
7.125		100.960	100.835	100.585	6.500		97.611	97.486	97.236																																			
7.000		100.535	100.410	100.160	6.375		97.222	97.097	96.847																																			
6.875		100.095	99.970	99.720	6.250		97.652	97.527	97.277																																			
6.750		100.747	100.622	100.372	6.125		97.396	97.271	97.021																																			
6.625		100.441	100.316	100.066	6.000		97.276	97.151	96.901																																			
6.500		100.037	99.912	99.662	5.875		96.975	96.850	96.600																																			
6.375		100.359	100.234	99.984	5.750		97.237	97.112	96.862																																			
6.250		99.950	99.825	99.575	5.625		96.963	96.838	96.588																																			
6.125		99.592	99.467	99.217	5.500		96.678	96.553	96.303																																			
6.000		99.098	98.973	98.723	5.375		96.383	96.258	96.008																																			
5.875		98.588	98.463	98.213	5.250		96.163	96.038	95.788																																			
5.750		98.950	98.825	98.575	5.125		95.868	95.743	95.493																																			
5.625		98.594	98.469	98.219	5.000		95.561	95.436	95.186																																			
5.500		97.249	97.124	96.874	4.875		95.241	95.116	94.866																																			
5.375		96.764	96.639	96.389	4.750		94.910	94.785	94.535																																			

*FHA Only

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

Note: Pricing and LLPAs subject to change without notice

Extension and Re-lock Fees			
5 Day	-0.125	Relock	
7 Day	-0.150	15 Day	-0.125
10 Day	-0.250	30 Day	-0.250
15 Day	-0.375		

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

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8700-99 Margin 2.000					6700-99 Margin 2.000					GOVERNMENT ARM PRICE ADJUSTMENTS	
FHA 5/1 ARM					VA 5/1 ARM					SHLC Wholesale Government ARM	
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	FICO Adjustments	
Index: 1 year CMT					Index: 1 year CMT						
6.750	98.000	97.875	97.625	97.625	6.750	98.000	97.875	97.625	97.625	680-699	0.000
6.625	97.750	97.625	97.375	97.375	6.625	97.750	97.625	97.375	97.375	660-679	-0.125
6.500	97.500	97.375	97.125	97.125	6.500	97.500	97.375	97.125	97.125	640-659	-0.500
6.375	97.250	97.125	96.875	96.875	6.375	97.250	97.125	96.875	96.875	620-639	-1.000
6.250	97.324	97.199	96.949	96.949	6.250	97.324	97.199	96.949	96.949	600-619	-1.500
6.125	97.333	97.208	96.958	96.958	6.125	97.333	97.208	96.958	96.958	580-599	-2.000
6.000	97.344	97.219	96.969	96.969	6.000	97.344	97.219	96.969	96.969	Government Adjusters	
5.875	97.355	97.230	96.980	96.980	5.875	97.355	97.230	96.980	96.980	Manual	-0.250
5.750	97.364	97.239	96.989	96.989	5.750	97.364	97.239	96.989	96.989	2 unit	-0.750
5.625	96.233	96.108	95.858	95.858	5.625	96.233	96.108	95.858	95.858	3-4 unit	-1.000
5.500	95.762	95.637	95.387	95.387	5.500	95.762	95.637	95.387	95.387	VA	0.000
5.375	95.241	95.116	94.866	94.866	5.375	95.241	95.116	94.866	94.866	Manufactured	-1.250
5.250	94.697	94.572	94.322	94.322	5.250	94.697	94.572	94.322	94.322	Ln Amt <=150K	-0.375
5.125	94.783	94.658	94.408	94.408	5.125	94.783	94.658	94.408	94.408	VA IRRL N/O/O	-1.000
5.000	94.273	94.148	93.898	93.898	5.000	94.273	94.148	93.898	93.898	Cash Out	-0.250
4.875	93.874	93.749	93.499	93.499	4.875	93.874	93.749	93.499	93.499	Cash Out > 90% (VA)	-1.75
4.750	93.874	93.749	93.499	93.499	4.750	93.724	93.599	93.349	93.349	Please call lock desk for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.625	93.219	93.094	92.844	92.844	4.625	93.219	93.094	92.844			
4.500	92.696	92.571	92.321	92.321	4.500	92.546	92.421	92.171			
4.375	92.696	92.571	92.321	92.321	4.375	92.546	92.421	92.171			

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

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SHLC Wholesale Conforming SOFR ARMS																													
1700-25 Margin 3.00					5/6 SOFR Arm Caps 2/1/5					1800-25 Margin 3.00					7/6 SOFR ARM Caps 5/1/5					1900-25 Margin 3.00					10/6 SOFR ARM Caps 5/1/5				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
7.500	NA	NA	NA	NA	7.500	NA	NA	NA	NA	7.500	NA	NA	NA	NA	7.500	NA	NA	NA	NA	7.500	NA	NA	NA	NA					
7.375	NA	NA	NA	NA	7.375	NA	NA	NA	NA	7.375	NA	NA	NA	NA	7.375	NA	NA	NA	NA	7.375	NA	NA	NA	NA					
7.250	NA	NA	NA	NA	7.250	NA	NA	NA	NA	7.250	NA	NA	NA	NA	7.250	NA	NA	NA	NA	7.250	NA	NA	NA	NA					
7.125	NA	NA	NA	NA	7.125	NA	NA	NA	NA	7.125	NA	NA	NA	NA	7.125	NA	NA	NA	NA	7.125	NA	NA	NA	NA					
7.000	NA	NA	NA	NA	7.000	NA	NA	NA	NA	7.000	NA	NA	NA	NA	7.000	NA	NA	NA	NA	7.000	NA	NA	NA	NA					
6.875	NA	NA	NA	NA	6.875	NA	NA	NA	NA	6.875	100.549	100.424	100.174	100.174	6.875	100.549	100.424	100.174	100.174	6.875	100.549	100.424	100.174	100.174					
6.750	NA	NA	NA	NA	6.750	NA	NA	NA	NA	6.750	100.308	100.183	99.933	99.933	6.750	100.308	100.183	99.933	99.933	6.750	100.308	100.183	99.933	99.933					
6.625	NA	NA	NA	NA	6.625	100.221	100.096	99.846	99.846	6.625	100.016	99.891	99.641	99.641	6.625	100.016	99.891	99.641	99.641	6.625	100.016	99.891	99.641	99.641					
6.500	99.951	99.826	99.576	99.576	6.500	99.962	99.837	99.587	99.587	6.500	99.679	99.554	99.304	99.304	6.500	99.679	99.554	99.304	99.304	6.500	99.679	99.554	99.304	99.304					
6.375	99.770	99.645	99.395	99.395	6.375	99.686	99.561	99.311	99.311	6.375	99.342	99.217	98.967	98.967	6.375	99.342	99.217	98.967	98.967	6.375	99.342	99.217	98.967	98.967					
6.250	99.589	99.464	99.214	99.214	6.250	99.404	99.279	99.029	99.029	6.250	99.013	98.888	98.638	98.638	6.250	99.013	98.888	98.638	98.638	6.250	99.013	98.888	98.638	98.638					
6.125	99.372	99.247	98.997	98.997	6.125	99.106	98.981	98.731	98.731	6.125	98.651	98.526	98.276	98.276	6.125	98.651	98.526	98.276	98.276	6.125	98.651	98.526	98.276	98.276					
6.000	99.118	98.993	98.743	98.743	6.000	98.790	98.665	98.415	98.415	6.000	98.257	98.132	97.882	97.882	6.000	98.257	98.132	97.882	97.882	6.000	98.257	98.132	97.882	97.882					
5.875	98.826	98.701	98.451	98.451	5.875	98.471	98.346	98.096	98.096	5.875	97.852	97.727	97.477	97.477	5.875	97.852	97.727	97.477	97.477	5.875	97.852	97.727	97.477	97.477					
5.750	98.498	98.373	98.123	98.123	5.750	98.151	98.026	97.776	97.776	5.750	97.439	97.314	97.064	97.064	5.750	97.439	97.314	97.064	97.064	5.750	97.439	97.314	97.064	97.064					
5.625	98.155	98.030	97.780	97.780	5.625	97.747	97.622	97.372	97.372	5.625	NA	NA	NA	NA	5.625	NA	NA	NA	NA	5.625	NA	NA	NA	NA					
5.500	97.799	97.674	97.424	97.424	5.500	97.266	97.141	96.891	96.891	5.500	NA	NA	NA	NA	5.500	NA	NA	NA	NA	5.500	NA	NA	NA	NA					
5.375	97.436	97.311	97.061	97.061	5.375	96.778	96.653	96.403	96.403	5.375	NA	NA	NA	NA	5.375	NA	NA	NA	NA	5.375	NA	NA	NA	NA					
5.250	97.064	96.939	96.689	96.689	5.250	NA	NA	NA	NA	5.250	NA	NA	NA	NA	5.250	NA	NA	NA	NA	5.250	NA	NA	NA	NA					
5.125	NA	NA	NA	NA	5.125	NA	NA	NA	NA	5.125	NA	NA	NA	NA	5.125	NA	NA	NA	NA	5.125	NA	NA	NA	NA					

Extension and Re-lock Fees

Please call lock desk for extensions and relocks

See Agency Adjusters page.

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



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SHLC Wholesale Home Ready and Home Possible									
10HRNR-20					10HPNR-20				
Rate	Home Ready 30 Yr Fixed				Rate	Home Possible 30 Yr Fixed			
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day
7.625	103.518	103.393	103.143	103.143	7.625	103.436	103.311	103.061	103.061
7.500	103.211	103.086	102.836	102.836	7.500	103.276	103.151	102.901	102.901
7.375	102.752	102.627	102.377	102.377	7.375	102.840	102.715	102.465	102.465
7.250	102.282	102.157	101.907	101.907	7.250	102.371	102.246	101.996	101.996
7.125	102.671	102.546	102.296	102.296	7.125	102.609	102.484	102.234	102.234
7.000	102.334	102.209	101.959	101.959	7.000	102.405	102.280	102.030	102.030
6.875	101.851	101.726	101.476	101.476	6.875	101.942	101.817	101.567	101.567
6.750	101.353	101.228	100.978	100.978	6.750	101.445	101.320	101.070	101.070
6.625	101.702	101.577	101.327	101.327	6.625	101.643	101.518	101.268	101.268
6.500	101.315	101.190	100.940	100.940	6.500	101.389	101.264	101.014	101.014
6.375	100.803	100.678	100.428	100.428	6.375	100.898	100.773	100.523	100.523
6.250	100.270	100.145	99.895	99.895	6.250	100.365	100.240	99.990	99.990
6.125	NA	NA	NA	NA	6.125	NA	NA	NA	NA
6.000	NA	NA	NA	NA	6.000	NA	NA	NA	NA
5.875	NA	NA	NA	NA	5.875	NA	NA	NA	NA
5.750	NA	NA	NA	NA	5.750	NA	NA	NA	NA
5.625	NA	NA	NA	NA	5.625	NA	NA	NA	NA
5.500	NA	NA	NA	NA	5.500	NA	NA	NA	NA
5.375	NA	NA	NA	NA	5.375	NA	NA	NA	NA
5.250	NA	NA	NA	NA	5.250	NA	NA	NA	NA

See Agency Adjusters page

Additional Program (HomeReady and Home Possible) Adjusters

State Adjustments - Excluded from Cap			
Zone 2	AZ, CA, CO, ID, NV, UT, WA	-0.100	All Products
Zone 3	MI	-0.050	
Zone 4	GA, IA, IL, IN, KS, KY, MA, MN, MO, MT, NC, NH, OR, SC, TN, VA	0.000	
Zone 5	HI, MD, ME, TX	0.050	
Zone 6	AL, FL, LA, NJ, NM, OH	0.090	
Zone 7	CT, NY, OK, PA	0.150	

Additional LTPAs - 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 Mann Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Loan Amount Adjustments - Exclude from Cap	
Loan Amt >=60,000 and <=85,000	-0.125
Loan Amt >85,000 and <=110,000	0.100
Loan Amt >110,000 and <=150,000	0.100
Loan Amt >150,000 and <=175,000	0.100
Loan Amt >175,000 and <=250,000	0.100
Loan Amt >250,000 and <=375,000	0.000
Loan Amt >375,000	0.000

HomeReady Cumulative LTPA Caps	
LTV >80% & FICO >=680	0*
All Other LTV & FICO	0*

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

LPMI Adjustments - HomeReady & Home Possible Only										
>20 Yr Term										
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										
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	-4.490	-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										
All Terms	Credit Scores *LPMI LTPAs not subject to HomeReady/Home Possible LTPA Caps									
	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Rate and Term	-0.120	-0.120	-0.120	-0.200	-0.300	-0.400	-0.650	-0.950	-0.950	-1.000
3-4 Unit	-1.190	-1.190	-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
DTI >45% & LTV 95.01 - 97	-0.380	-0.380	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
DTI >45% & LTV 90.01 - 95	-0.350	-0.350	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
DTI >45% & LTV 85.01 - 90	-0.280	-0.280	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
DTI >45% & LTV 80.01 - 85	-0.110	-0.110	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

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

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

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SHLC Wholesale A Series Jumbo											
3000-03 30YR Fixed A Series Jumbo					3300-03 15YR Fixed A Series Jumbo						
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
8.125		102.375	102.375	102.283	7.500		101.380	101.255	101.130		
8.000		102.375	102.283	102.158	7.375		101.130	101.005	100.880		
7.875		102.283	102.158	102.033	7.250		100.880	100.755	100.630		
7.750		102.158	102.033	101.908	7.125		100.630	100.505	100.380		
7.625		102.033	101.908	101.783	7.000		100.255	100.130	100.005		
7.500		101.908	101.783	101.658	6.875		99.880	99.755	99.630		
7.375		101.658	101.533	101.408	6.750		99.380	99.255	99.130		
7.250		101.408	101.283	101.158	6.625		98.880	98.755	98.630		
7.125		101.158	101.033	100.908	6.500		98.255	98.130	98.005		
7.000		100.783	100.658	100.533	6.375		97.630	97.505	97.380		
6.875		100.408	100.283	100.158	6.250		97.005	96.880	96.755		
6.750		100.033	99.908	99.783	6.125		96.380	96.255	96.130		
6.625		99.533	99.408	99.283	6.000		95.630	95.505	95.380		
6.500		99.033	98.908	98.783	5.875		94.880	94.755	94.630		
6.375		98.408	98.283	98.158			NA	NA	NA		
6.250		97.783	97.658	97.533			NA	NA	NA		
6.125		97.158	97.033	96.908			NA	NA	NA		
6.000		96.408	96.283	96.158			NA	NA	NA		
5.875		95.658	95.533	95.408			NA	NA	NA		
5.750		94.783	94.658	94.533			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
9.000		101.875	101.875	101.771	7.500		101.375	101.375	101.373	8.000		101.875	101.875	101.822
8.875		101.875	101.771	101.646	7.375		101.375	101.373	101.248	7.875		101.875	101.822	101.697
8.750		101.771	101.646	101.521	7.250		101.373	101.248	101.123	7.750		101.822	101.697	101.572
8.625		101.646	101.521	101.396	7.125		101.248	101.123	100.998	7.625		101.697	101.572	101.447
8.500		101.521	101.396	101.271	7.000		101.123	100.998	100.873	7.500		101.572	101.447	101.322
8.375		101.396	101.271	101.146	6.875		100.873	100.748	100.623	7.375		101.447	101.322	101.197
8.250		101.271	101.146	101.021	6.750		100.498	100.373	100.248	7.250		101.322	101.197	101.072
8.125		101.146	101.021	100.896	6.625		100.123	99.998	99.873	7.125		101.197	101.072	100.947
8.000		101.021	100.896	100.771	6.500		99.623	99.498	99.373	7.000		101.072	100.947	100.822
7.875		100.896	100.771	100.646	6.375		99.123	98.998	98.873	6.875		100.822	100.697	100.572
7.750		100.646	100.521	100.396	6.250		98.623	98.498	98.373	6.750		100.572	100.447	100.322
7.625		100.396	100.271	100.146	6.125		98.123	97.998	97.873	6.625		100.197	100.072	99.947
7.500		100.021	99.896	99.771	6.000		97.498	97.373	97.248	6.500		99.822	99.697	99.572
7.375		99.646	99.521	99.396	5.875		96.873	96.748	96.623	6.375		99.322	99.197	99.072
7.250		99.146	99.021	98.896	5.750		96.248	96.123	95.998	6.250		98.822	98.697	98.572
7.125		98.646	98.521	98.396	5.625		95.623	95.498	95.373	6.125		98.322	98.197	98.072
7.000		98.146	98.021	97.896			NA	NA	NA	6.000		97.697	97.572	97.447
6.875		97.646	97.521	97.396			NA	NA	NA	5.875		97.072	96.947	96.822
6.750		97.021	96.896	96.771			NA	NA	NA	5.750		96.322	96.197	96.072
6.625		96.396	96.271	96.146			NA	NA	NA	5.625		95.572	95.447	95.322

Price Adjustments

Risk Based Adjustments

0	0-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
800+	0.500	0.500	0.500	0.500	0.250	0.000	0.000
780-799	0.500	0.500	0.500	0.500	0.250	0.000	0.000
760-779	0.250	0.250	0.250	0.250	0.000	0.000	0.000
740-759	0.250	0.250	0.250	0.250	0.000	0.000	0.000
720-739	0.250	0.250	0.250	0.250	0.000	0.000	0.000

The below adds also apply:

Parameter	Adjustment
Purchase	0.625
Cash Out	-0.500
Escrow Waiver	-0.125
Condo > 65% LTV	-0.125
Second Home	-0.125
2-4 Units <65% LTV	-0.125
2-4 Units >65% LTV	-0.250
Loan Amount > \$2MM	-0.250

Zone Adjustments

State	SHLC Wholesale Non-Conforming State Adjusters - Fixed		SHLC Wholesale Non-Conforming State Adjusters - 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	SHLC Wholesale Non-Conforming State Adjusters - Fixed		SHLC Wholesale Non-Conforming State Adjusters - 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	101.759	101.634	101.634	101.446	8.250	101.232	101.107	101.107	100.919	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.94 Loan Amount < \$700,000 0.500
8.500	101.678	101.553	101.553	101.366	8.125	101.191	101.066	101.066	100.879	
8.375	101.574	101.449	101.449	101.261	8.000	101.149	101.024	101.024	100.836	
8.250	101.457	101.332	101.332	101.144	7.875	101.070	100.945	100.945	100.758	
8.125	101.328	101.203	101.203	101.015	7.750	100.922	100.797	100.797	100.609	
8.000	101.186	101.061	101.061	100.874	7.625	100.714	100.589	100.589	100.402	
7.875	101.023	100.898	100.898	100.711	7.500	100.537	100.412	100.412	100.225	
7.750	100.817	100.692	100.692	100.504	7.375	100.321	100.196	100.196	100.009	
7.625	100.591	100.466	100.466	100.278	7.250	100.098	99.973	99.973	99.785	
7.500	100.341	100.216	100.216	100.029	7.125	99.827	99.702	99.702	99.514	
7.375	100.077	99.952	99.952	99.764	7.000	99.534	99.409	99.409	99.222	
7.250	99.814	99.689	99.689	99.502	6.875	99.227	99.102	99.102	98.914	
7.125	99.546	99.421	99.421	99.234	6.750	98.899	98.774	98.774	98.587	
7.000	99.262	99.137	99.137	98.949	6.625	98.550	98.425	98.425	98.238	
6.875	98.970	98.845	98.845	98.657	6.500	98.183	98.058	98.058	97.871	
6.750	98.677	98.552	98.552	98.365		NA	NA	NA	NA	
6.625	98.378	98.253	98.253	98.066		NA	NA	NA	NA	
6.500	98.074	97.949	97.949	97.761		NA	NA	NA	NA	
6.375	97.769	97.644	97.644	97.457		NA	NA	NA	NA	
6.250	97.436	97.311	97.311	97.123		NA	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	100.252	100.080	100.080	99.862	7.250	99.110	98.938	98.938	98.720	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.99 Loan Amount < \$700,000 0.500
8.375	100.201	100.029	100.029	99.810	7.125	99.059	98.887	98.887	98.668	
8.250	100.150	99.978	99.978	99.759	7.000	99.009	98.837	98.837	98.618	
8.125	100.104	99.932	99.932	99.713	6.875	98.958	98.786	98.786	98.568	
8.000	100.058	99.886	99.886	99.667	6.750	98.908	98.736	98.736	98.517	
7.875	99.943	99.771	99.771	99.553	6.625	98.674	98.503	98.503	98.284	
7.750	99.920	99.748	99.748	99.529	6.500	98.441	98.269	98.269	98.051	
7.625	99.792	99.621	99.621	99.402	6.375	97.702	97.530	97.530	97.311	
7.500	99.666	99.494	99.494	99.275	6.250	96.963	96.791	96.791	96.572	
7.375	99.570	99.398	99.398	99.180	6.125	96.727	96.555	96.555	96.337	
7.250	99.475	99.303	99.303	99.084	6.000	96.492	96.320	96.320	96.101	
7.125	99.411	99.239	99.239	99.021	5.875	NA	NA	NA	NA	
7.000	99.348	99.176	99.176	98.957	5.750	NA	NA	NA	NA	
6.875	99.315	99.143	99.143	98.925	5.625	NA	NA	NA	NA	
6.750	99.283	99.111	99.111	98.893	5.500	NA	NA	NA	NA	
6.625	98.840	98.668	98.668	98.449	5.375	NA	NA	NA	NA	
6.500	98.397	98.225	98.225	98.006	5.250	NA	NA	NA	NA	
6.375	97.837	97.665	97.665	97.446	5.125	NA	NA	NA	NA	
6.250	97.277	97.105	97.105	96.886	5.000	NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
Extension and Re-lock Fees										
Please call lock desk for extensions and relocks										

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

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	
7.500		96.504	96.254	NA	7.750		97.033	96.783	NA	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE: 101.09 Loan Amount < \$700,000 (.500) Margin 2.75 Caps: 5/1/5
7.375		96.293	96.043	NA	7.625		96.778	96.528	NA	
7.250		96.076	95.826	NA	7.500		96.516	96.266	NA	
7.125		95.852	95.602	NA	7.375		96.246	95.996	NA	
7.000		95.620	95.370	NA	7.250		95.967	95.717	NA	
6.875		95.379	95.129	NA	7.125		95.676	95.426	NA	
6.750		95.129	94.879	NA	7.000		95.374	95.124	NA	
6.625		94.867	94.617	NA	6.875		95.059	94.809	NA	
6.500		94.594	94.344	NA	6.750		94.729	94.479	NA	
6.375		94.309	94.059	NA	6.625		94.385	94.135	NA	
6.250		94.012	93.762	NA	6.500		94.025	93.775	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		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		102.997	102.872	102.747	9.000		102.997	102.872	102.747	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.09 Loan Amount < \$700,000 0.500
8.875		102.800	102.675	102.550	8.875		102.800	102.675	102.550	
8.750		102.603	102.478	102.353	8.750		102.603	102.478	102.353	
8.625		102.405	102.280	102.155	8.625		102.405	102.280	102.155	
8.500		102.208	102.083	101.958	8.500		102.208	102.083	101.958	
8.375		102.011	101.886	101.761	8.375		102.011	101.886	101.761	
8.250		101.814	101.689	101.564	8.250		101.814	101.689	101.564	
8.125		101.619	101.494	101.369	8.125		101.619	101.494	101.369	
8.000		101.424	101.299	101.174	8.000		101.424	101.299	101.174	
7.875		101.229	101.104	100.979	7.875		101.229	101.104	100.979	
7.750		101.031	100.906	100.781	7.750		101.031	100.906	100.781	
7.625		100.832	100.707	100.582	7.625		100.832	100.707	100.582	
7.500		100.622	100.497	100.372	7.500		100.622	100.497	100.372	
7.375		100.402	100.277	100.152	7.375		100.402	100.277	100.152	
7.250		100.286	100.161	100.036	7.250		100.286	100.161	100.036	
7.125		100.022	99.897	99.772	7.125		100.022	99.897	99.772	
7.000		99.756	99.631	99.506	7.000		99.756	99.631	99.506	
6.875		99.599	99.474	99.349	6.875		99.599	99.474	99.349	
6.750		99.400	99.275	99.150	6.750		99.400	99.275	99.150	
6.625		99.022	98.897	98.772	6.625		99.022	98.897	98.772	
<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;"> <p>Extension and Re-lock Fees</p> <p>Please call lock deck for extensions and relocks</p> </div>										

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

Ruby AUS Jumbo Adjusters

Effective: 1/24/24 8:1 AM

Table with columns for Credit Score (50-90) and LTV (0-90.01) under ARM LFPs. Rows include various credit score ranges and LTV percentages, with values ranging from -0.205 to 0.000.

Deal Jumbo Adjusters

Table with columns for Credit Score (50-90) and LTV (0-90.01) under Fixed Rate LFPs. Rows include various credit score ranges and LTV percentages, with values ranging from -0.050 to 0.000. Includes sub-sections for ARM LFPs and Global LFPs.

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

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ONVX DSCR 30 Yr Fixed					SHLC Wholesale Onyx DSCR				
Rate	15 Day	30 Day	45 Day	60 Day					
9.375	105.370	105.245	105.120	104.933					
9.250	105.221	105.096	104.971	104.784					
9.125	105.052	104.927	104.802	104.614					
9.000	104.867	104.742	104.617	104.430					
8.875	104.648	104.523	104.398	104.210					
8.750	104.421	104.296	104.171	103.984					
8.625	104.194	104.069	103.944	103.757					
8.500	103.985	103.860	103.735	103.547					
8.375	103.716	103.591	103.466	103.279					
8.250	103.427	103.302	103.177	102.990					
8.125	103.089	102.964	102.839	102.652					
8.000	102.743	102.618	102.493	102.305					
7.875	102.374	102.249	102.124	101.937					
7.750	101.988	101.863	101.738	101.550					
7.625	101.571	101.446	101.321	101.134					
7.500	101.120	100.995	100.870	100.683					
7.375	100.636	100.511	100.386	100.198					
7.250	100.168	100.043	99.918	99.731					
7.125	99.666	99.541	99.416	99.229					
7.000	99.133	99.008	98.883	98.696					

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

Extension and Re-lock Fees

Please call lock desk for extensions and relocks

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

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

Fixed Rate LLPAs										
Credit Score	CLTV									
	0 - 50	50.01 - 55	55.01 - 60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95
NOO Purchase										
800+	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
780-799	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
760-779	1.000	1.000	0.750	0.500	0.000	-0.500	-1.500	na	na	na
740-759	1.000	1.000	0.500	0.250	-0.250	-1.000	-2.000	na	na	na
720-739	0.750	0.750	0.000	-0.250	-0.750	-1.500	-2.500	na	na	na
700-719	0.500	0.500	-0.250	-0.750	-1.250	-2.250	-3.250	na	na	na
680-699	0.000	0.000	-0.500	-1.250	-1.750	-2.750	na	na	na	na
660-679	-0.250	-0.250	-1.000	-2.000	-2.500	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
NOO NCO Refi										
800+	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
780-799	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
760-779	1.000	1.000	0.750	0.500	0.000	-0.500	-1.500	na	na	na
740-759	1.000	1.000	0.500	0.250	-0.250	-1.000	-2.070	na	na	na
720-739	0.750	0.750	0.000	-0.250	-0.750	-1.500	-2.610	na	na	na
700-719	0.500	0.500	-0.250	-0.750	-1.250	-2.250	-3.410	na	na	na
680-699	0.000	0.000	-0.500	-1.250	-1.750	-2.750	na	na	na	na
660-679	-0.250	-0.250	-1.000	-2.000	-2.500	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
NOO CO Refi										
800+	1.000	1.000	0.750	0.250	-0.250	-0.750	na	na	na	na
780-799	1.000	1.000	0.750	0.250	-0.250	-0.750	na	na	na	na
760-779	0.750	0.750	0.500	0.000	-0.500	-1.250	na	na	na	na
740-759	0.750	0.750	0.250	-0.250	-0.750	-1.750	na	na	na	na
720-739	0.500	0.500	-0.250	-0.750	-1.250	-2.250	na	na	na	na
700-719	0.250	0.250	-0.500	-1.250	-1.750	-3.000	na	na	na	na
680-699	-0.250	-0.250	-0.750	-1.750	-2.250	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na

Global 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 LPA does not apply in CA, DC, NC and NY.

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

VIP Prime - "Owner Occupied"

Table with 2 columns: Rate, Term. Rows include 8.125, 8.250, 8.375, 8.500, 8.625, 8.750, 8.875, 9.000, 9.125, 9.250, 9.375, 9.500, 9.625, 9.750, 9.875, 10.000.

Max Pricing Cap of Five Percent 10.125

Main pricing table with columns for Loan Amount, Rate, Term, and various pricing adjustments (e.g., Origination, Prepaids, Escrow, etc.). Rows are categorized by Loan Type (e.g., 1st Lien, 2nd Lien, 3rd Lien) and Property Type (e.g., Single-Family, Multi-Family).

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