



| SHLC Wholesale Conforming DU and LP |        |         |         |         |                          |        |         |         |         |                          |        |         |         |         |
|-------------------------------------|--------|---------|---------|---------|--------------------------|--------|---------|---------|---------|--------------------------|--------|---------|---------|---------|
| 1000-99<br>1001-99                  |        |         |         |         | 1200-99<br>1201-99       |        |         |         |         | 1300-99<br>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                               |        | 103.914 | 103.789 | 103.539 | 7.625                    |        | 104.032 | 103.907 | 103.657 | 7.000                    |        | 102.966 | 102.841 | 102.591 |
| 7.500                               |        | 103.526 | 103.401 | 103.151 | 7.500                    |        | 103.647 | 103.522 | 103.272 | 6.875                    |        | 102.800 | 102.675 | 102.425 |
| 7.375                               |        | 103.231 | 103.106 | 102.856 | 7.375                    |        | 103.254 | 103.129 | 102.879 | 6.750                    |        | 102.600 | 102.475 | 102.225 |
| 7.250                               |        | 102.753 | 102.628 | 102.378 | 7.250                    |        | 102.830 | 102.705 | 102.455 | 6.625                    |        | 102.259 | 102.134 | 101.884 |
| 7.125                               |        | 103.019 | 102.894 | 102.644 | 7.125                    |        | 103.282 | 103.157 | 102.907 | 6.500                    |        | 102.222 | 102.097 | 101.847 |
| 7.000                               |        | 102.719 | 102.594 | 102.344 | 7.000                    |        | 102.855 | 102.730 | 102.480 | 6.375                    |        | 101.988 | 101.863 | 101.613 |
| 6.875                               |        | 102.260 | 102.135 | 101.885 | 6.875                    |        | 102.388 | 102.263 | 102.013 | 6.250                    |        | 101.714 | 101.589 | 101.339 |
| 6.750                               |        | 101.769 | 101.644 | 101.394 | 6.750                    |        | 101.898 | 101.773 | 101.523 | 6.125                    |        | 101.272 | 101.147 | 100.897 |
| 6.625                               |        | 101.964 | 101.839 | 101.589 | 6.625                    |        | 102.306 | 102.181 | 101.931 | 6.000                    |        | 101.673 | 101.548 | 101.298 |
| 6.500                               |        | 101.633 | 101.508 | 101.258 | 6.500                    |        | 101.816 | 101.691 | 101.441 | 5.875                    |        | 101.369 | 101.244 | 100.994 |
| 6.375                               |        | 101.070 | 100.945 | 100.695 | 6.375                    |        | 101.310 | 101.185 | 100.935 | 5.750                    |        | 101.023 | 100.898 | 100.648 |
| 6.250                               |        | 100.543 | 100.418 | 100.168 | 6.250                    |        | 100.774 | 100.649 | 100.399 | 5.625                    |        | 100.536 | 100.411 | 100.161 |
| 6.125                               |        | 100.455 | 100.330 | 100.080 | 6.125                    |        | 100.932 | 100.807 | 100.557 | 5.500                    |        | 100.578 | 100.453 | 100.203 |
| 6.000                               |        | 99.944  | 99.819  | 99.569  | 6.000                    |        | 100.394 | 100.269 | 100.019 | 5.375                    |        | 100.209 | 100.084 | 99.834  |
| 5.875                               |        | 99.371  | 99.246  | 98.996  | 5.875                    |        | 99.820  | 99.695  | 99.445  | 5.250                    |        | 99.809  | 99.684  | 99.434  |
| 5.750                               |        | 98.749  | 98.624  | 98.374  | 5.750                    |        | 99.225  | 99.100  | 98.850  | 5.125                    |        | 99.306  | 99.181  | 98.931  |
| 5.625                               |        | 98.340  | 98.215  | 97.965  | 5.625                    |        | 98.606  | 98.481  | 98.231  | 5.000                    |        | 99.156  | 99.031  | 98.781  |
| 5.500                               |        | 97.808  | 97.683  | 97.433  | 5.500                    |        | 97.965  | 97.840  | 97.590  | 4.875                    |        | 98.786  | 98.661  | 98.411  |
| 5.375                               |        | 97.157  | 97.032  | 96.782  | 5.375                    |        | 97.354  | 97.229  | 96.979  | 4.750                    |        | 98.359  | 98.234  | 97.984  |
| 5.250                               |        | 96.529  | 96.404  | 96.154  | 5.250                    |        | 96.774  | 96.649  | 96.399  | 4.625                    |        | 97.848  | 97.723  | 97.473  |
| 1400-99<br>1401-99                  |        |         |         |         |                          |        |         |         |         |                          |        |         |         |         |
| Conventional 10 Yr Fixed            |        |         |         |         |                          |        |         |         |         |                          |        |         |         |         |
| Rate                                | 15 Day | 30 Day  | 45 Day  | 60 Day  |                          |        |         |         |         |                          |        |         |         |         |
| 7.000                               |        | 103.115 | 102.990 | 102.740 |                          |        |         |         |         |                          |        |         |         |         |
| 6.875                               |        | 102.817 | 102.692 | 102.442 |                          |        |         |         |         |                          |        |         |         |         |
| 6.750                               |        | 102.508 | 102.383 | 102.133 |                          |        |         |         |         |                          |        |         |         |         |
| 6.625                               |        | 102.152 | 102.027 | 101.777 |                          |        |         |         |         |                          |        |         |         |         |
| 6.500                               |        | 102.104 | 101.979 | 101.729 |                          |        |         |         |         |                          |        |         |         |         |
| 6.375                               |        | 101.775 | 101.650 | 101.400 |                          |        |         |         |         |                          |        |         |         |         |
| 6.250                               |        | 101.450 | 101.325 | 101.075 |                          |        |         |         |         |                          |        |         |         |         |
| 6.125                               |        | 101.079 | 100.954 | 100.704 |                          |        |         |         |         |                          |        |         |         |         |
| 6.000                               |        | 101.242 | 101.117 | 100.867 |                          |        |         |         |         |                          |        |         |         |         |
| 5.875                               |        | 100.928 | 100.803 | 100.553 |                          |        |         |         |         |                          |        |         |         |         |
| 5.750                               |        | 100.605 | 100.480 | 100.230 |                          |        |         |         |         |                          |        |         |         |         |
| 5.625                               |        | 100.232 | 100.107 | 99.857  |                          |        |         |         |         |                          |        |         |         |         |
| 5.500                               |        | 100.126 | 100.001 | 99.751  |                          |        |         |         |         |                          |        |         |         |         |
| 5.375                               |        | 99.801  | 99.676  | 99.426  |                          |        |         |         |         |                          |        |         |         |         |
| 5.250                               |        | 99.466  | 99.341  | 99.091  |                          |        |         |         |         |                          |        |         |         |         |
| 5.125                               |        | 99.089  | 98.964  | 98.714  |                          |        |         |         |         |                          |        |         |         |         |
| 5.000                               |        | 98.656  | 98.531  | 98.281  |                          |        |         |         |         |                          |        |         |         |         |
| 4.875                               |        | 98.297  | 98.172  | 97.922  |                          |        |         |         |         |                          |        |         |         |         |
| 4.750                               |        | 97.946  | 97.821  | 97.571  |                          |        |         |         |         |                          |        |         |         |         |
| 4.625                               |        | 97.565  | 97.440  | 97.190  |                          |        |         |         |         |                          |        |         |         |         |

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

| LPMI Product Codes |                     |         |                     | Extension and Re-lock Fees |        |        |        |
|--------------------|---------------------|---------|---------------------|----------------------------|--------|--------|--------|
| 1011-99            | DU 30 Yr Fixed LPMI | 1020-99 | LP 30 Yr Fixed LPMI | 5 Day                      | -0.125 | Relock |        |
| 1111-99            | DU 25 Yr Fixed LPMI | 1120-99 | LP 25 Yr Fixed LPMI | 7 Day                      | -0.150 | 15 Day | -0.125 |
| 1211-99            | DU 20 Yr Fixed LPMI | 1220-99 | LP 20 Yr Fixed LPMI | 10 Day                     | -0.250 | 30 Day | -0.250 |
| 1311-99            | DU 15 Yr Fixed LPMI | 1320-99 | LP 15 Yr Fixed LPMI | 15 Day                     | -0.375 |        |        |

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Price Adjustments: See Agency Adjusters page.

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| SHLC Wholesale Fixed High Balance |         |         |         |         |                             |         |         |         |         |                             |         |         |         |         |
|-----------------------------------|---------|---------|---------|---------|-----------------------------|---------|---------|---------|---------|-----------------------------|---------|---------|---------|---------|
| 1033-99<br>1133-99                |         |         |         |         | 1233-99<br>1253-99          |         |         |         |         | 1333-99<br>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                             | 102.922 | 102.797 | 102.547 | 102.547 | 7.625                       | 102.396 | 102.271 | 102.021 | 102.021 | 7.000                       | 101.000 | 100.875 | 100.625 | 100.625 |
| 7.500                             | 102.832 | 102.707 | 102.457 | 102.457 | 7.500                       | 102.050 | 101.925 | 101.675 | 101.675 | 6.875                       | 100.855 | 100.730 | 100.480 | 100.480 |
| 7.375                             | 102.562 | 102.437 | 102.187 | 102.187 | 7.375                       | 101.758 | 101.633 | 101.383 | 101.383 | 6.750                       | 100.686 | 100.561 | 100.311 | 100.311 |
| 7.250                             | 102.203 | 102.078 | 101.828 | 101.828 | 7.250                       | 101.485 | 101.360 | 101.110 | 101.110 | 6.625                       | 99.896  | 99.771  | 99.521  | 99.521  |
| 7.125                             | 102.253 | 102.128 | 101.878 | 101.878 | 7.125                       | 101.273 | 101.148 | 100.898 | 100.898 | 6.500                       | 99.731  | 99.606  | 99.356  | 99.356  |
| 7.000                             | 101.880 | 101.755 | 101.505 | 101.505 | 7.000                       | 100.900 | 100.775 | 100.525 | 100.525 | 6.375                       | 99.552  | 99.427  | 99.177  | 99.177  |
| 6.875                             | 101.600 | 101.475 | 101.225 | 101.225 | 6.875                       | 100.628 | 100.503 | 100.253 | 100.253 | 6.250                       | 99.372  | 99.247  | 98.997  | 98.997  |
| 6.750                             | 101.280 | 101.155 | 100.905 | 100.905 | 6.750                       | 100.255 | 100.130 | 99.880  | 99.880  | 6.125                       | 99.056  | 98.931  | 98.681  | 98.681  |
| 6.625                             | 101.085 | 100.960 | 100.710 | 100.710 | 6.625                       | 100.542 | 100.417 | 100.167 | 100.167 | 6.000                       | 98.873  | 98.748  | 98.498  | 98.498  |
| 6.500                             | 100.665 | 100.540 | 100.290 | 100.290 | 6.500                       | 100.202 | 100.077 | 99.827  | 99.827  | 5.875                       | 98.648  | 98.523  | 98.273  | 98.273  |
| 6.375                             | 100.315 | 100.190 | 99.940  | 99.940  | 6.375                       | 99.916  | 99.791  | 99.541  | 99.541  | 5.750                       | 98.386  | 98.261  | 98.011  | 98.011  |
| 6.250                             | 99.973  | 99.848  | 99.598  | 99.598  | 6.250                       | 98.696  | 98.571  | 98.321  | 98.321  | 5.625                       | 97.784  | 97.659  | 97.409  | 97.409  |
| 6.125                             | 99.509  | 99.384  | 99.134  | 99.134  | 6.125                       | 98.355  | 98.230  | 97.980  | 97.980  | 5.500                       | 97.519  | 97.394  | 97.144  | 97.144  |
| 6.000                             | 99.148  | 99.023  | 98.773  | 98.773  | 6.000                       | 97.794  | 97.669  | 97.419  | 97.419  | 5.375                       | 97.241  | 97.116  | 96.866  | 96.866  |
| 5.875                             | 98.769  | 98.644  | 98.394  | 98.394  | 5.875                       | 98.421  | 98.296  | 98.046  | 98.046  | 5.250                       | 96.929  | 96.804  | 96.554  | 96.554  |
| 5.750                             | 98.318  | 98.193  | 97.943  | 97.943  | 5.750                       | 96.655  | 96.530  | 96.280  | 96.280  | 5.125                       | 96.340  | 96.215  | 95.965  | 95.965  |
| 5.625                             | 96.176  | 96.051  | 95.801  | 95.801  | 5.625                       | 96.024  | 95.899  | 95.649  | 95.649  | 5.000                       | 96.621  | 96.496  | 96.246  | 96.246  |
| 5.500                             | 95.627  | 95.502  | 95.252  | 95.252  | 5.500                       | 95.408  | 95.283  | 95.033  | 95.033  | 4.875                       | 96.250  | 96.125  | 95.875  | 95.875  |
| 5.375                             | 94.935  | 94.810  | 94.560  | 94.560  | 5.375                       | 94.690  | 94.565  | 94.315  | 94.315  | 4.750                       | 95.888  | 95.763  | 95.513  | 95.513  |
| 5.250                             | 94.238  | 94.113  | 93.863  | 93.863  | 5.250                       | 93.993  | 93.868  | 93.618  | 93.618  | 4.625                       | 94.423  | 94.298  | 94.048  | 94.048  |
| 1433-99<br>1453-99                |         |         |         |         | Conventional 10 Yr Fixed HB |         |         |         |         |                             |         |         |         |         |
| Rate                              | 15 Day  | 30 Day  | 45 Day  | 60 Day  |                             |         |         |         |         |                             |         |         |         |         |
| 7.000                             | 99.204  | 99.079  | 98.829  | 98.829  |                             |         |         |         |         |                             |         |         |         |         |
| 6.875                             | 99.079  | 98.954  | 98.704  | 98.704  |                             |         |         |         |         |                             |         |         |         |         |
| 6.750                             | 98.761  | 98.636  | 98.386  | 98.386  |                             |         |         |         |         |                             |         |         |         |         |
| 6.625                             | 98.483  | 98.358  | 98.108  | 98.108  |                             |         |         |         |         |                             |         |         |         |         |
| 6.500                             | 98.461  | 98.336  | 98.086  | 98.086  |                             |         |         |         |         |                             |         |         |         |         |
| 6.375                             | 98.232  | 98.107  | 97.857  | 97.857  |                             |         |         |         |         |                             |         |         |         |         |
| 6.250                             | 97.881  | 97.756  | 97.506  | 97.506  |                             |         |         |         |         |                             |         |         |         |         |
| 6.125                             | 97.497  | 97.372  | 97.122  | 97.122  |                             |         |         |         |         |                             |         |         |         |         |
| 6.000                             | 98.069  | 97.944  | 97.694  | 97.694  |                             |         |         |         |         |                             |         |         |         |         |
| 5.875                             | 97.716  | 97.591  | 97.341  | 97.341  |                             |         |         |         |         |                             |         |         |         |         |
| 5.750                             | 97.346  | 97.221  | 96.971  | 96.971  |                             |         |         |         |         |                             |         |         |         |         |
| 5.625                             | 96.957  | 96.832  | 96.582  | 96.582  |                             |         |         |         |         |                             |         |         |         |         |
| 5.500                             | 97.187  | 97.062  | 96.812  | 96.812  |                             |         |         |         |         |                             |         |         |         |         |
| 5.375                             | 96.807  | 96.682  | 96.432  | 96.432  |                             |         |         |         |         |                             |         |         |         |         |
| 5.250                             | 96.358  | 96.233  | 95.983  | 95.983  |                             |         |         |         |         |                             |         |         |         |         |
| 5.125                             | 95.844  | 95.719  | 95.469  | 95.469  |                             |         |         |         |         |                             |         |         |         |         |
| 5.000                             | 95.814  | 95.689  | 95.439  | 95.439  |                             |         |         |         |         |                             |         |         |         |         |
| 4.875                             | 95.466  | 95.341  | 95.091  | 95.091  |                             |         |         |         |         |                             |         |         |         |         |
| 4.750                             | 94.970  | 94.845  | 94.595  | 94.595  |                             |         |         |         |         |                             |         |         |         |         |
| 4.625                             | 94.433  | 94.308  | 94.058  | 94.058  |                             |         |         |         |         |                             |         |         |         |         |

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

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Price Adjustments: See Agency Adjusters page.

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

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

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

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

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

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

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

Note: Pricing and LPPAs subject to change without notice

**LPMI Adjustments - All LPMI Products**

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

  

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

  

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

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| SHLC Wholesale Government |        |         |         |         |                    |        |         |         |         |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
|---------------------------|--------|---------|---------|---------|--------------------|--------|---------|---------|---------|---|--|------------------|--|---------|-------|---------|--------|---------|--------|---------|--------|---------|--------|---------|--------|----------------------|--|--------|--------|--------|--------|----------|--------|----|-------|--------------|--------|---------------|--------|---------------|--------|----------|--------|---------------------|-------|
| 8000-99                   |        |         |         |         | 8300-99            |        |         |         |         | FHA / VA LOAN LEVEL ADJUSTMENTS   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| FHA/VA 25/30 Yr Fixed     |        |         |         |         | FHA/VA 15 Yr Fixed |        |         |         |         |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| Rate                      | 15 Day | 30 Day  | 45 Day  | 60 Day  | Rate               | 15 Day | 30 Day  | 45 Day  | 60 Day  |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 7.750                     | NA     | NA      | NA      | NA      | 7.125              | NA     | NA      | NA      | NA      | <table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>680-699</td><td>0.000</td></tr> <tr><td>660-679</td><td>-0.125</td></tr> <tr><td>640-659</td><td>-0.500</td></tr> <tr><td>620-639</td><td>-1.000</td></tr> <tr><td>600-619</td><td>-1.500</td></tr> <tr><td>580-599</td><td>-2.000</td></tr> <tr> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>0.000</td></tr> <tr><td>Manufactured</td><td>-1.250</td></tr> <tr><td>Ln Amt &lt;=150K</td><td>-0.375</td></tr> <tr><td>VA IRRL N/Q/O</td><td>-1.000</td></tr> <tr><td>Cash Out</td><td>-0.250</td></tr> <tr><td>Cash Out &gt; 90% (VA)</td><td>-1.75</td></tr> </tbody> </table> <p>Note: Pricing and LLPAs subject to change without notice</p> |  | FICO Adjustments |  | 680-699 | 0.000 | 660-679 | -0.125 | 640-659 | -0.500 | 620-639 | -1.000 | 600-619 | -1.500 | 580-599 | -2.000 | Government Adjusters |  | Manual | -0.250 | 2 unit | -0.750 | 3-4 unit | -1.000 | VA | 0.000 | Manufactured | -1.250 | Ln Amt <=150K | -0.375 | VA IRRL N/Q/O | -1.000 | Cash Out | -0.250 | Cash Out > 90% (VA) | -1.75 |
| FICO Adjustments          |        |         |         |         |                    |        |         |         |         |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 680-699                   | 0.000  |         |         |         |                    |        |         |         |         |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 660-679                   | -0.125 |         |         |         |                    |        |         |         |         |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 640-659                   | -0.500 |         |         |         |                    |        |         |         |         |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 620-639                   | -1.000 |         |         |         |                    |        |         |         |         |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 600-619                   | -1.500 |         |         |         |                    |        |         |         |         |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 580-599                   | -2.000 |         |         |         |                    |        |         |         |         |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| Government Adjusters      |        |         |         |         |                    |        |         |         |         |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| Manual                    | -0.250 |         |         |         |                    |        |         |         |         |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 2 unit                    | -0.750 |         |         |         |                    |        |         |         |         |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 3-4 unit                  | -1.000 |         |         |         |                    |        |         |         |         |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| VA                        | 0.000  |         |         |         |                    |        |         |         |         |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| Manufactured              | -1.250 |         |         |         |                    |        |         |         |         |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| Ln Amt <=150K             | -0.375 |         |         |         |                    |        |         |         |         |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| VA IRRL N/Q/O             | -1.000 |         |         |         |                    |        |         |         |         |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| Cash Out                  | -0.250 |         |         |         |                    |        |         |         |         |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| Cash Out > 90% (VA)       | -1.75  |         |         |         |                    |        |         |         |         |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 7.625                     |        | 103.614 | 103.489 | 103.239 | 7.000              |        | NA      | NA      | NA      |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 7.500                     |        | 103.368 | 103.243 | 102.993 | 6.875              |        | NA      | NA      | NA      |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 7.375                     |        | 102.938 | 102.813 | 102.563 | 6.750              |        | NA      | NA      | NA      |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 7.250                     |        | 102.425 | 102.300 | 102.050 | 6.625              |        | 100.960 | 100.835 | 100.585 |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 7.125                     |        | 103.385 | 103.260 | 103.010 | 6.500              |        | 100.584 | 100.459 | 100.209 |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 7.000                     |        | 102.921 | 102.796 | 102.546 | 6.375              |        | 100.192 | 100.067 | 99.817  |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 6.875                     |        | 102.423 | 102.298 | 102.048 | 6.250              |        | 99.786  | 99.661  | 99.411  |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 6.750                     |        | 102.754 | 102.629 | 102.379 | 6.125              |        | 99.978  | 99.853  | 99.603  |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 6.625                     |        | 102.782 | 102.657 | 102.407 | 6.000              |        | 99.574  | 99.449  | 99.199  |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 6.500                     |        | 102.359 | 102.234 | 101.984 | 5.875              |        | 99.154  | 99.029  | 98.779  |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 6.375                     |        | 101.814 | 101.689 | 101.439 | 5.750              |        | 98.714  | 98.589  | 98.339  |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 6.250                     |        | 102.133 | 102.008 | 101.758 | 5.625              |        | 99.304  | 99.179  | 98.929  |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 6.125                     |        | 101.833 | 101.708 | 101.458 | 5.500              |        | 98.867  | 98.742  | 98.492  |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 6.000                     |        | 101.410 | 101.285 | 101.035 | 5.375              |        | 98.404  | 98.279  | 98.029  |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 5.875                     |        | 100.866 | 100.741 | 100.491 | 5.250              |        | 97.915  | 97.790  | 97.540  |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 5.750                     |        | 100.665 | 100.540 | 100.290 | 5.125              |        | 97.987  | 97.862  | 97.612  |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 5.625                     |        | 100.323 | 100.198 | 99.948  | 5.000              |        | 97.491  | 97.366  | 97.116  |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 5.500                     |        | 99.840  | 99.715  | 99.465  | 4.875              |        | 96.977  | 96.852  | 96.602  |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 5.375                     |        | 99.057  | 98.932  | 98.682  | 4.750              |        | 96.450  | 96.325  | 96.075  |   |  |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |
| 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<br>6033-99  |         |         |         |        | 8333-99<br>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 IRRL N/O/O</td><td>-1.000</td></tr> <tr><td>Cash Out</td><td>-0.250</td></tr> <tr><td>Cash Out &gt; 90% (VA)</td><td>-1.75</td></tr> <tr> <td colspan="2">Note: Pricing and LLPA's subject to change without notice</td> </tr> </tbody> </table> | FICO Adjustments |  | 680-699 | 0.000 | 660-679 | -0.125 | 640-659 | -0.500 | 620-639 | -1.000 | 600-619 | -1.500 | 580-599 | -2.000 | Government Adjusters |  | Manual | -0.250 | 2 unit | -0.750 | 3-4 unit | -1.000 | VA | 0.000 | Manufactured | -1.250 | Ln Amt <=150K | -0.375 | VA IRRL N/O/O | -1.000 | Cash Out | -0.250 | Cash Out > 90% (VA) | -1.75 | Note: Pricing and LLPA's subject to change without notice |  |
| FICO Adjustments  |         |         |         |        |                                 |        |        |        |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| 680-699   | 0.000   |         |         |        |                                 |        |        |        |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| 660-679   | -0.125  |         |         |        |                                 |        |        |        |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| 640-659   | -0.500  |         |         |        |                                 |        |        |        |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| 620-639   | -1.000  |         |         |        |                                 |        |        |        |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| 600-619   | -1.500  |         |         |        |                                 |        |        |        |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| 580-599   | -2.000  |         |         |        |                                 |        |        |        |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| Government Adjusters                                      |         |         |         |        |                                 |        |        |        |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| Manual  | -0.250  |         |         |        |                                 |        |        |        |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| 2 unit  | -0.750  |         |         |        |                                 |        |        |        |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| 3-4 unit  | -1.000  |         |         |        |                                 |        |        |        |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| VA  | 0.000   |         |         |        |                                 |        |        |        |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| Manufactured  | -1.250  |         |         |        |                                 |        |        |        |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| Ln Amt <=150K   | -0.375  |         |         |        |                                 |        |        |        |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| VA IRRL N/O/O   | -1.000  |         |         |        |                                 |        |        |        |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| Cash Out  | -0.250  |         |         |        |                                 |        |        |        |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| Cash Out > 90% (VA)                                       | -1.75   |         |         |        |                                 |        |        |        |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| Note: Pricing and LLPA's subject to change without notice |         |         |         |        |                                 |        |        |        |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| 7.625   | 101.658 | 101.533 | 101.283 |        | 7.000                           | NA     | NA     | NA     | NA     |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| 7.500   | 101.442 | 101.317 | 101.067 |        | 6.875                           | NA     | NA     | NA     | NA     |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| 7.375   | 101.012 | 100.887 | 100.637 |        | 6.750                           | NA     | NA     | NA     | NA     |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| 7.250   | 100.469 | 100.344 | 100.094 |        | 6.625                           | 94.243 | 94.118 | 93.868 |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| 7.125   | 101.204 | 101.079 | 100.829 |        | 6.500                           | 93.992 | 93.867 | 93.617 |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| 7.000   | 100.740 | 100.615 | 100.365 |        | 6.375                           | 93.720 | 93.595 | 93.345 |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| 6.875   | 100.243 | 100.118 | 99.868  |        | 6.250                           | 93.427 | 93.302 | 93.052 |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| 6.750   | 99.114  | 98.989  | 98.739  |        | 6.125                           | 93.329 | 93.204 | 92.954 |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| 6.625   | 100.826 | 100.701 | 100.451 |        | 6.000                           | 93.046 | 92.921 | 92.671 |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| 6.500   | 100.403 | 100.278 | 100.028 |        | 5.875                           | 92.737 | 92.612 | 92.362 |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| 6.375   | 99.858  | 99.733  | 99.483  |        | 5.750                           | 92.396 | 92.271 | 92.021 |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| 6.250   | 98.663  | 98.538  | 98.288  |        | 5.625                           | 94.898 | 94.773 | 94.523 |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| 6.125   | 99.678  | 99.553  | 99.303  |        | 5.500                           | 94.565 | 94.440 | 94.190 |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| 6.000   | 99.254  | 99.129  | 98.879  |        | 5.375                           | 94.185 | 94.060 | 93.810 |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| 5.875   | 98.711  | 98.586  | 98.336  |        | 5.250                           | 93.757 | 93.632 | 93.382 |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| 5.750   | 97.482  | 97.357  | 97.107  |        | 5.125                           | 93.756 | 93.631 | 93.381 |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| 5.625   | 97.257  | 97.132  | 96.882  |        | 5.000                           | 93.313 | 93.188 | 92.938 |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| 5.500   | 96.774  | 96.649  | 96.399  |        | 4.875                           | 92.835 | 92.710 | 92.460 |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |
| 5.375   | 95.991  | 95.866  | 95.616  |        | 4.750                           | 92.331 | 92.206 | 91.956 |        |   |                  |  |         |       |         |        |         |        |         |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |       |              |        |               |        |               |        |          |        |                     |       |   |  |

*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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| 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               |            | 97.621 | 97.496            | 97.246 | 6.125                                 |            | 97.621 | 97.496            | 97.246 | 600-619   | -1.500 |
| 6.000               |            | 97.201 | 97.076            | 96.826 | 6.000                                 |            | 97.201 | 97.076            | 96.826 | 580-599   | -2.000 |
| 5.875               |            | 96.717 | 96.592            | 96.342 | 5.875                                 |            | 96.717 | 96.592            | 96.342 | Government Adjusters  |        |
| 5.750               |            | 96.191 | 96.066            | 95.816 | 5.750                                 |            | 96.191 | 96.066            | 95.816 | Manual  | -0.250 |
| 5.625               |            | 96.188 | 96.063            | 95.813 | 5.625                                 |            | 96.188 | 96.063            | 95.813 | 2 unit  | -0.750 |
| 5.500               |            | 95.698 | 95.573            | 95.323 | 5.500                                 |            | 95.698 | 95.573            | 95.323 | 3-4 unit  | -1.000 |
| 5.375               |            | 95.157 | 95.032            | 94.782 | 5.375                                 |            | 95.157 | 95.032            | 94.782 | VA  | 0.000  |
| 5.250               |            | 94.599 | 94.474            | 94.224 | 5.250                                 |            | 94.599 | 94.474            | 94.224 | Manufactured  | -1.250 |
| 5.125               |            | 94.690 | 94.565            | 94.315 | 5.125                                 |            | 94.690 | 94.565            | 94.315 | Ln Amt <=150K   | -0.375 |
| 5.000               |            | 94.154 | 94.029            | 93.779 | 5.000                                 |            | 94.154 | 94.029            | 93.779 | VA IRRL N/O/O   | -1.000 |
| 4.875               |            | 93.577 | 93.452            | 93.202 | 4.875                                 |            | 93.577 | 93.452            | 93.202 | Cash Out  | -0.250 |
| 4.750               |            | 93.005 | 92.880            | 92.630 | 4.750                                 |            | 93.005 | 92.880            | 92.630 | Cash Out > 90% (VA)   | -1.75  |
| 4.625               |            | 93.096 | 92.971            | 92.721 | 4.625                                 |            | 93.096 | 92.971            | 92.721 | Please call lock desk for extensions and relocks Note: Pricing and LLPAs subject to change without notice |        |
| 4.500               |            | 92.561 | 92.436            | 92.186 | 4.500                                 |            | 92.561 | 92.436            | 92.186 |   |        |
| 4.375               |            | 91.983 | 91.858            | 91.608 | 4.375                                 |            | 91.983 | 91.858            | 91.608 |   |        |

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| SHLC Wholesale Conforming SOFR ARMS |  |         |  |         |                            |         |  |         |  |                        |  |         |  |         |                            |         |  |         |  |                        |  |         |  |         |                             |         |  |         |  |         |
|-------------------------------------|--|---------|--|---------|----------------------------|---------|--|---------|--|------------------------|--|---------|--|---------|----------------------------|---------|--|---------|--|------------------------|--|---------|--|---------|-----------------------------|---------|--|---------|--|---------|
| 1700-25<br>Margin 3.00              |  |         |  |         | 5/6 SOFR Arm<br>Caps 2/1/5 |         |  |         |  | 1800-25<br>Margin 3.00 |  |         |  |         | 7/6 SOFR ARM<br>Caps 5/1/5 |         |  |         |  | 1900-25<br>Margin 3.00 |  |         |  |         | 10/6 SOFR ARM<br>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                               |  | 101.493 |  | 101.368 |                            | 101.118 |  | 101.118 |  | 7.500                  |  | 101.499 |  | 101.374 |                            | 101.124 |  | 101.124 |  | 7.500                  |  | 101.071 |  | 100.946 |                             | 100.696 |  | 100.696 |  | 100.696 |
| 7.375                               |  | 101.292 |  | 101.167 |                            | 100.917 |  | 100.917 |  | 7.375                  |  | 101.319 |  | 101.194 |                            | 100.944 |  | 100.944 |  | 7.375                  |  | 101.038 |  | 100.913 |                             | 100.663 |  | 100.663 |  | 100.663 |
| 7.250                               |  | 101.091 |  | 100.966 |                            | 100.716 |  | 100.716 |  | 7.250                  |  | 101.207 |  | 101.082 |                            | 100.832 |  | 100.832 |  | 7.250                  |  | 101.047 |  | 100.922 |                             | 100.672 |  | 100.672 |  | 100.672 |
| 7.125                               |  | 100.889 |  | 100.764 |                            | 100.514 |  | 100.514 |  | 7.125                  |  | 101.073 |  | 100.948 |                            | 100.698 |  | 100.698 |  | 7.125                  |  | 100.960 |  | 100.835 |                             | 100.585 |  | 100.585 |  | 100.585 |
| 7.000                               |  | 100.719 |  | 100.594 |                            | 100.344 |  | 100.344 |  | 7.000                  |  | 100.939 |  | 100.814 |                            | 100.564 |  | 100.564 |  | 7.000                  |  | 100.767 |  | 100.642 |                             | 100.392 |  | 100.392 |  | 100.392 |
| 6.875                               |  | 100.557 |  | 100.432 |                            | 100.182 |  | 100.182 |  | 6.875                  |  | 100.773 |  | 100.648 |                            | 100.398 |  | 100.398 |  | 6.875                  |  | 100.549 |  | 100.424 |                             | 100.174 |  | 100.174 |  | 100.174 |
| 6.750                               |  | 100.401 |  | 100.276 |                            | 100.026 |  | 100.026 |  | 6.750                  |  | 100.559 |  | 100.434 |                            | 100.184 |  | 100.184 |  | 6.750                  |  | 100.290 |  | 100.165 |                             | 99.915  |  | 99.915  |  | 99.915  |
| 6.625                               |  | 100.228 |  | 100.103 |                            | 99.853  |  | 99.853  |  | 6.625                  |  | 100.346 |  | 100.221 |                            | 99.971  |  | 99.971  |  | 6.625                  |  | 100.016 |  | 99.891  |                             | 99.641  |  | 99.641  |  | 99.641  |
| 6.500                               |  | 100.031 |  | 99.906  |                            | 99.656  |  | 99.656  |  | 6.500                  |  | 100.136 |  | 100.011 |                            | 99.761  |  | 99.761  |  | 6.500                  |  | 99.723  |  | 99.598  |                             | 99.348  |  | 99.348  |  | 99.348  |
| 6.375                               |  | 99.829  |  | 99.704  |                            | 99.454  |  | 99.454  |  | 6.375                  |  | 99.906  |  | 99.781  |                            | 99.531  |  | 99.531  |  | 6.375                  |  | 99.416  |  | 99.291  |                             | 99.041  |  | 99.041  |  | 99.041  |
| 6.250                               |  | 99.618  |  | 99.493  |                            | 99.243  |  | 99.243  |  | 6.250                  |  | 99.645  |  | 99.520  |                            | 99.270  |  | 99.270  |  | 6.250                  |  | 99.087  |  | 98.962  |                             | 98.712  |  | 98.712  |  | 98.712  |
| 6.125                               |  | 99.393  |  | 99.268  |                            | 99.018  |  | 99.018  |  | 6.125                  |  | 99.368  |  | 99.243  |                            | 98.993  |  | 98.993  |  | 6.125                  |  | 98.739  |  | 98.614  |                             | 98.364  |  | 98.364  |  | 98.364  |
| 6.000                               |  | 99.150  |  | 99.025  |                            | 98.775  |  | 98.775  |  | 6.000                  |  | 99.068  |  | 98.943  |                            | 98.693  |  | 98.693  |  | 6.000                  |  | 98.364  |  | 98.239  |                             | 97.989  |  | 97.989  |  | 97.989  |
| 5.875                               |  | 98.894  |  | 98.769  |                            | 98.519  |  | 98.519  |  | 5.875                  |  | 98.744  |  | 98.619  |                            | 98.369  |  | 98.369  |  | 5.875                  |  | 97.978  |  | 97.853  |                             | 97.603  |  | 97.603  |  | 97.603  |
| 5.750                               |  | 98.659  |  | 98.534  |                            | 98.284  |  | 98.284  |  | 5.750                  |  | 98.341  |  | 98.216  |                            | 97.966  |  | 97.966  |  | 5.750                  |  | 97.690  |  | 97.565  |                             | 97.315  |  | 97.315  |  | 97.315  |
| 5.625                               |  | 98.363  |  | 98.238  |                            | 97.988  |  | 97.988  |  | 5.625                  |  | 97.954  |  | 97.829  |                            | 97.579  |  | 97.579  |  | 5.625                  |  | NA      |  | NA      |                             | NA      |  | NA      |  | NA      |
| 5.500                               |  | 98.007  |  | 97.882  |                            | 97.632  |  | 97.632  |  | 5.500                  |  | 97.473  |  | 97.348  |                            | 97.098  |  | 97.098  |  | 5.500                  |  | NA      |  | NA      |                             | NA      |  | NA      |  | NA      |
| 5.375                               |  | 97.649  |  | 97.524  |                            | 97.274  |  | 97.274  |  | 5.375                  |  | 96.990  |  | 96.865  |                            | 96.615  |  | 96.615  |  | 5.375                  |  | NA      |  | NA      |                             | NA      |  | NA      |  | NA      |
| 5.250                               |  | 97.285  |  | 97.160  |                            | 96.910  |  | 96.910  |  | 5.250                  |  | 96.501  |  | 96.376  |                            | 96.126  |  | 96.126  |  | 5.250                  |  | NA      |  | NA      |                             | NA      |  | NA      |  | NA      |
| 5.125                               |  | 96.912  |  | 96.787  |                            | 96.537  |  | 96.537  |  | 5.125                  |  | NA      |  | NA      |                            | NA      |  | NA      |  | 5.125                  |  | NA      |  | NA      |                             | NA      |  | NA      |  | NA      |

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

|  |
|--|
| Extension and Re-lock Fees                       |
| Please call lock 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                                       | 103.498                | 103.373 | 103.327 | 103.123 | 7.625     | 103.139                   | 103.014 | 102.764 |        |
| 7.500                                       | 103.110                | 102.985 | 102.735 |         | 7.500     | 102.911                   | 102.786 | 102.536 |        |
| 7.375                                       | 102.714                | 102.589 | 102.339 |         | 7.375     | 102.631                   | 102.506 | 102.256 |        |
| 7.250                                       | 102.286                | 102.161 | 101.911 |         | 7.250     | 102.241                   | 102.116 | 101.866 |        |
| 7.125                                       | 102.492                | 102.367 | 102.117 |         | 7.125     | 102.490                   | 102.365 | 102.115 |        |
| 7.000                                       | 102.061                | 101.936 | 101.686 |         | 7.000     | 102.169                   | 102.044 | 101.794 |        |
| 6.875                                       | 101.591                | 101.466 | 101.216 |         | 6.875     | 101.750                   | 101.625 | 101.375 |        |
| 6.750                                       | 101.107                | 100.982 | 100.732 |         | 6.750     | 101.259                   | 101.134 | 100.884 |        |
| 6.625                                       | 101.300                | 101.175 | 100.925 |         | 6.625     | 101.434                   | 101.309 | 101.059 |        |
| 6.500                                       | 100.835                | 100.710 | 100.460 |         | 6.500     | 101.043                   | 100.918 | 100.668 |        |
| 6.375                                       | 100.370                | 100.245 | 99.995  |         | 6.375     | 100.560                   | 100.435 | 100.185 |        |
| 6.250                                       | 99.866                 | 99.741  | 99.491  |         | 6.250     | 100.003                   | 99.878  | 99.628  |        |
| 6.125                                       | 99.702                 | 99.577  | 99.327  |         | 6.125     | 99.915                    | 99.790  | 99.540  |        |
| 6.000                                       | 99.190                 | 99.065  | 98.815  |         | 6.000     | 99.404                    | 99.279  | 99.029  |        |
| 5.875                                       | 98.647                 | 98.522  | 98.272  |         | 5.875     | 98.831                    | 98.706  | 98.456  |        |
| 5.750                                       | 98.081                 | 97.956  | 97.706  |         | 5.750     | 98.209                    | 98.084  | 97.834  |        |
| 5.625                                       | 97.572                 | 97.447  | 97.197  |         | 5.625     | 97.800                    | 97.675  | 97.425  |        |
| 5.500                                       | 96.992                 | 96.867  | 96.617  |         | 5.500     | 97.268                    | 97.143  | 96.893  |        |
| 5.375                                       | 96.445                 | 96.320  | 96.070  |         | 5.375     | 96.617                    | 96.492  | 96.242  |        |
| 5.250                                       | 95.872                 | 95.747  | 95.497  |         | 5.250     | 95.989                    | 95.864  | 95.614  |        |

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 |  |         |         |         |         |         |         |         |         |         |
|---|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| >20 Yr Term                                       | 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 |
| Base LTV  | -1.450   | -1.490  | -1.570  | -2.230  | -2.810  | -3.300  | -4.110  | -5.490  | -6.040  | -6.660  |
| 97 - 95.01%                                       | -1.120   | -1.210  | -1.430  | -2.010  | -2.510  | -2.950  | -3.660  | -4.830  | -5.270  | -5.810  |
| 95 - 90.01%                                       | -1.060   | -1.110  | -1.250  | -1.790  | -2.190  | -2.640  | -3.210  | -4.420  | -4.700  | -5.140  |
| 90 - 85.01%                                       | -0.620   | -0.620  | -0.620  | -0.760  | -0.890  | -1.020  | -1.210  | -1.610  | -1.790  | -1.920  |
| 85 - & Below                                      | -0.480   | -0.480  | -0.480  | -0.480  | -0.480  | -0.480  | -0.520  | -0.640  | -0.680  | -0.780  |
| <=20 Yr Term                                      | Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible LLPA Caps |         |         |         |         |         |         |         |         |         |
| Base LTV  | -1.410   | -1.410  | -1.410  | -2.080  | -2.650  | -3.060  | -3.860  | -5.150  | -5.690  | -6.320  |
| 97 - 95.01%                                       | -1.080   | -1.120  | -1.270  | -1.860  | -2.350  | -2.710  | -3.420  | -4.890  | -4.930  | -5.470  |
| 95 - 90.01%                                       | -0.620   | -0.620  | -0.690  | -0.910  | -1.140  | -1.270  | -1.540  | -2.020  | -2.210  | -2.430  |
| 90 - 85.01%                                       | -0.480   | -0.480  | -0.480  | -0.480  | -0.480  | -0.480  | -0.520  | -0.640  | -0.680  | -0.780  |
| 85 - & Below                                      | -0.480   | -0.480  | -0.480  | -0.480  | -0.480  | -0.480  | -0.520  | -0.640  | -0.680  | -0.780  |
| Other LPMI Adjustments - All LPMI Products        |  |         |         |         |         |         |         |         |         |         |
| All Terms   | Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible 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  |
| D1 >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  |
| D1 >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  |
| D1 >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  |
| D1 >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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Effective: 2/8/24 8:43 AM

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  |  |  |  |
| 8.375                             |        | 102.375 | 102.375 | 102.307 | 7.500                             |        | 101.046 | 100.921 | 100.796 |  |  |  |
| 8.250                             |        | 102.375 | 102.307 | 102.182 | 7.375                             |        | 100.796 | 100.671 | 100.546 |  |  |  |
| 8.125                             |        | 102.307 | 102.182 | 102.057 | 7.250                             |        | 100.421 | 100.296 | 100.171 |  |  |  |
| 8.000                             |        | 102.182 | 102.057 | 101.932 | 7.125                             |        | 100.046 | 99.921  | 99.796  |  |  |  |
| 7.875                             |        | 102.057 | 101.932 | 101.807 | 7.000                             |        | 99.546  | 99.421  | 99.296  |  |  |  |
| 7.750                             |        | 101.932 | 101.807 | 101.682 | 6.875                             |        | 99.046  | 98.921  | 98.796  |  |  |  |
| 7.625                             |        | 101.807 | 101.682 | 101.557 | 6.750                             |        | 98.421  | 98.296  | 98.171  |  |  |  |
| 7.500                             |        | 101.557 | 101.432 | 101.307 | 6.625                             |        | 97.796  | 97.671  | 97.546  |  |  |  |
| 7.375                             |        | 101.307 | 101.182 | 101.057 | 6.500                             |        | 97.171  | 97.046  | 96.921  |  |  |  |
| 7.250                             |        | 101.057 | 100.932 | 100.807 | 6.375                             |        | 96.546  | 96.421  | 96.296  |  |  |  |
| 7.125                             |        | 100.682 | 100.557 | 100.432 | 6.250                             |        | 95.796  | 95.671  | 95.546  |  |  |  |
| 7.000                             |        | 100.307 | 100.182 | 100.057 | 6.125                             |        | 95.046  | 94.921  | 94.796  |  |  |  |
| 6.875                             |        | 99.932  | 99.807  | 99.682  | 6.000                             |        | 94.296  | 94.171  | 94.046  |  |  |  |
| 6.750                             |        | 99.432  | 99.307  | 99.182  | 5.875                             |        | 93.546  | 93.421  | 93.296  |  |  |  |
| 6.625                             |        | 98.932  | 98.807  | 98.682  |                                   |        | NA      | NA      | NA      |  |  |  |
| 6.500                             |        | 98.307  | 98.182  | 98.057  |                                   |        | NA      | NA      | NA      |  |  |  |
| 6.375                             |        | 97.682  | 97.557  | 97.432  |                                   |        | NA      | NA      | NA      |  |  |  |
| 6.250                             |        | 97.057  | 96.932  | 96.807  |                                   |        | NA      | NA      | NA      |  |  |  |
| 6.125                             |        | 96.307  | 96.182  | 96.057  |                                   |        | NA      | NA      | NA      |  |  |  |
| 6.000                             |        | 95.557  | 95.432  | 95.307  |                                   |        | NA      | NA      | NA      |  |  |  |

  

| SHLC Wholesale A Series Jumbo                                 |        |         |         |         |   |        |         |         |         |  |        |         |         |         |
|---|--------|---------|---------|---------|---|--------|---------|---------|---------|--|--------|---------|---------|---------|
| 3700-03 5/6 SOFR ARM A Series Jumbo<br>Margin 2.25 Caps 2/1/5 |        |         |         |         | 3800-03 7/6 SOFR ARM A Series Jumbo<br>Margin 2.25 Caps 5/1/5 |        |         |         |         | 3900-03 10/6 SOFR ARM A Series Jumbo<br>Margin 2.25 Caps 5/1/5 |        |         |         |         |
| Rate  | 15 Day | 30 Day  | 45 Day  | 60 Day  | Rate  | 15 Day | 30 Day  | 45 Day  | 60 Day  | Rate   | 15 Day | 30 Day  | 45 Day  | 60 Day  |
| 9.250   |        | 101.875 | 101.875 | 101.834 | 7.750   |        | 101.375 | 101.375 | 101.313 | 8.000  |        | 101.875 | 101.875 | 101.847 |
| 9.125   |        | 101.875 | 101.834 | 101.709 | 7.625   |        | 101.375 | 101.313 | 101.188 | 7.875  |        | 101.875 | 101.847 | 101.722 |
| 9.000   |        | 101.834 | 101.709 | 101.584 | 7.500   |        | 101.313 | 101.188 | 101.063 | 7.750  |        | 101.847 | 101.722 | 101.597 |
| 8.875   |        | 101.709 | 101.584 | 101.459 | 7.375   |        | 101.188 | 101.063 | 100.938 | 7.625  |        | 101.722 | 101.597 | 101.472 |
| 8.750   |        | 101.584 | 101.459 | 101.334 | 7.250   |        | 101.063 | 100.938 | 100.813 | 7.500  |        | 101.597 | 101.472 | 101.347 |
| 8.625   |        | 101.459 | 101.334 | 101.209 | 7.125   |        | 100.938 | 100.813 | 100.688 | 7.375  |        | 101.472 | 101.347 | 101.222 |
| 8.500   |        | 101.334 | 101.209 | 101.084 | 7.000   |        | 100.688 | 100.563 | 100.438 | 7.250  |        | 101.347 | 101.222 | 101.097 |
| 8.375   |        | 101.209 | 101.084 | 100.959 | 6.875   |        | 100.313 | 100.188 | 100.063 | 7.125  |        | 101.097 | 100.972 | 100.847 |
| 8.250   |        | 101.084 | 100.959 | 100.834 | 6.750   |        | 99.938  | 99.813  | 99.688  | 7.000  |        | 100.847 | 100.722 | 100.597 |
| 8.125   |        | 100.959 | 100.834 | 100.709 | 6.625   |        | 99.438  | 99.313  | 99.188  | 6.875  |        | 100.472 | 100.347 | 100.222 |
| 8.000   |        | 100.709 | 100.584 | 100.459 | 6.500   |        | 98.938  | 98.813  | 98.688  | 6.750  |        | 100.097 | 99.972  | 99.847  |
| 7.875   |        | 100.459 | 100.334 | 100.209 | 6.375   |        | 98.438  | 98.313  | 98.188  | 6.625  |        | 99.597  | 99.472  | 99.347  |
| 7.750   |        | 100.084 | 99.959  | 99.834  | 6.250   |        | 97.938  | 97.813  | 97.688  | 6.500  |        | 99.097  | 98.972  | 98.847  |
| 7.625   |        | 99.709  | 99.584  | 99.459  | 6.125   |        | 97.313  | 97.188  | 97.063  | 6.375  |        | 98.597  | 98.472  | 98.347  |
| 7.500   |        | 99.209  | 99.084  | 98.959  | 6.000   |        | 96.688  | 96.563  | 96.438  | 6.250  |        | 97.972  | 97.847  | 97.722  |
| 7.375   |        | 98.709  | 98.584  | 98.459  | 5.875   |        | 96.063  | 95.938  | 95.813  | 6.125  |        | 97.347  | 97.222  | 97.097  |
| 7.250   |        | 98.209  | 98.084  | 97.959  | 5.750   |        | 95.438  | 95.313  | 95.188  | 6.000  |        | 96.597  | 96.472  | 96.347  |
| 7.125   |        | 97.709  | 97.584  | 97.459  | 5.625   |        | 94.813  | 94.688  | 94.563  | 5.875  |        | 95.847  | 95.722  | 95.597  |
| 7.000   |        | 97.084  | 96.959  | 96.834  |   |        | NA      | NA      | NA      | 5.750  |        | 94.972  | 94.847  | 94.722  |
| 6.875   |        | 96.459  | 96.334  | 96.209  |   |        | NA      | NA      | NA      | 5.625  |        | 94.097  | 93.972  | 93.847  |

Price Adjustments

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

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

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

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

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| SHLC Wholesale Sapphire Jumbo   |        |         |         |         |                            |        |         |         |         |   |   |
|---|--------|---------|---------|---------|----------------------------|--------|---------|---------|---------|---|---|
| 3067-50   |        |         |         |         | 3367-50                    |        |         |         |         |   |   |
| Sapphire Jumbo 30 Yr Fixed  |        |         |         |         | Sapphire Jumbo 15 Yr Fixed |        |         |         |         |   |   |
| Rate  | 15 Day | 30 Day  | 45 Day  | 60 Day  | Rate                       | 15 Day | 30 Day  | 45 Day  | 60 Day  |   |   |
| 8.625   |        | 101.382 | 101.257 | 101.070 | 8.250                      |        | 101.501 | 101.376 | 101.188 | Lock Cutoff: 3:30 PM PST<br>MUST BE UW APPROVED TO LOCK<br>MAX PRICE 101.49 |   |
| 8.500   |        | 101.352 | 101.227 | 101.040 | 8.125                      |        | 101.451 | 101.326 | 101.139 |   |   |
| 8.375   |        | 101.298 | 101.173 | 100.986 | 8.000                      |        | 101.397 | 101.272 | 101.085 |   |   |
| 8.250   |        | 101.201 | 101.076 | 100.889 | 7.875                      |        | 101.318 | 101.193 | 101.006 |   |   |
| 8.125   |        | 101.100 | 100.975 | 100.787 | 7.750                      |        | 101.237 | 101.112 | 100.924 |   |   |
| 8.000   |        | 100.989 | 100.864 | 100.676 | 7.625                      |        | 101.122 | 100.997 | 100.809 |   |   |
| 7.875   |        | 100.835 | 100.710 | 100.523 | 7.500                      |        | 101.014 | 100.889 | 100.702 |   |   |
| 7.750   |        | 100.675 | 100.550 | 100.363 | 7.375                      |        | 100.865 | 100.740 | 100.552 |   |   |
| 7.625   |        | 100.487 | 100.362 | 100.174 | 7.250                      |        | 100.705 | 100.580 | 100.392 |   |   |
| 7.500   |        | 100.292 | 100.167 | 99.979  | 7.125                      |        | 100.499 | 100.374 | 100.187 |   |   |
| 7.375   |        | 100.086 | 99.961  | 99.773  | 7.000                      |        | 100.272 | 100.147 | 99.959  |   |   |
| 7.250   |        | 99.869  | 99.744  | 99.556  | 6.875                      |        | 99.965  | 99.840  | 99.653  |   |   |
| 7.125   |        | 99.650  | 99.525  | 99.338  | 6.750                      |        | 99.634  | 99.509  | 99.321  |   |   |
| 7.000   |        | 99.411  | 99.286  | 99.099  | 6.625                      |        | 99.284  | 99.159  | 98.971  |   |   |
| 6.875   |        | 99.161  | 99.036  | 98.849  | 6.500                      |        | 98.913  | 98.788  | 98.601  |   |   |
| 6.750   |        | 98.883  | 98.758  | 98.570  |                            |        | NA      | NA      | NA      |   |   |
| 6.625   |        | 98.574  | 98.449  | 98.262  |                            |        | NA      | NA      | NA      |   |   |
| 6.500   |        | 98.262  | 98.137  | 97.949  |                            |        | NA      | NA      | NA      |   |   |
| 6.375   |        | 97.935  | 97.810  | 97.623  |                            |        | NA      | NA      | NA      |   |   |
| 6.250   |        | 97.601  | 97.476  | 97.289  |                            |        | 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   |        | 100.377 | 100.205 | 99.986  | 7.250                      |        | 100.060 | 99.888  | 99.669  |   | Lock Cutoff: 3:30 PM PST<br>MUST BE UW APPROVED TO LOCK<br>MAX PRICE 101.49 |
| 8.375   |        | 100.348 | 100.176 | 99.957  | 7.125                      |        | 99.747  | 99.575  | 99.356  |   |   |
| 8.250   |        | 100.319 | 100.147 | 99.928  | 7.000                      |        | 99.435  | 99.263  | 99.044  |   |   |
| 8.125   |        | 100.247 | 100.075 | 99.856  | 6.875                      |        | 99.122  | 98.950  | 98.731  |   |   |
| 8.000   |        | 100.175 | 100.003 | 99.784  | 6.750                      |        | 98.809  | 98.637  | 98.418  |   |   |
| 7.875   |        | 100.082 | 99.911  | 99.692  | 6.625                      |        | 98.514  | 98.342  | 98.123  |   |   |
| 7.750   |        | 100.079 | 99.908  | 99.689  | 6.500                      |        | 98.218  | 98.046  | 97.828  |   |   |
| 7.625   |        | 99.893  | 99.721  | 99.503  | 6.375                      |        | 97.417  | 97.245  | 97.026  |   |   |
| 7.500   |        | 99.708  | 99.536  | 99.317  | 6.250                      |        | 96.616  | 96.445  | 96.226  |   |   |
| 7.375   |        | 99.609  | 99.437  | 99.218  | 6.125                      |        | 96.345  | 96.173  | 95.954  |   |   |
| 7.250   |        | 99.510  | 99.338  | 99.119  | 6.000                      |        | 96.074  | 95.902  | 95.683  |   |   |
| 7.125   |        | 99.307  | 99.135  | 98.916  | 5.875                      |        | NA      | NA      | NA      |   |   |
| 7.000   |        | 99.104  | 98.932  | 98.713  | 5.750                      |        | NA      | NA      | NA      |   |   |
| 6.875   |        | 99.007  | 98.835  | 98.616  | 5.625                      |        | NA      | NA      | NA      |   |   |
| 6.750   |        | 98.910  | 98.738  | 98.519  | 5.500                      |        | NA      | NA      | NA      |   |   |
| 6.625   |        | 98.554  | 98.382  | 98.163  | 5.375                      |        | NA      | NA      | NA      |   |   |
| 6.500   |        | 98.198  | 98.026  | 97.807  | 5.250                      |        | NA      | NA      | NA      |   |   |
| 6.375   |        | 97.753  | 97.581  | 97.362  | 5.125                      |        | NA      | NA      | NA      |   |   |
| 6.250   |        | 97.307  | 97.135  | 96.916  | 5.000                      |        | NA      | NA      | NA      |   |   |
|   |        | NA      | NA      | NA      |                            |        | NA      | NA      | NA      |   |   |
| Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing. |        |         |         |         |                            |        |         |         |         |   |   |
| <b>Extension and Re-lock Fees</b>   |        |         |         |         |                            |        |         |         |         |   |   |
| Please call lock desk for extensions and relocks  |        |         |         |         |                            |        |         |         |         |   |   |

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| Sapphire Jumbo Adjustors |        |             |             |             |             |             |             |             |             |          |     |
|--------------------------|--------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|----------|-----|
| Credit Score             | CLTV   |             |             |             |             |             |             |             |             |          |     |
|                          | 0-50   | 50.01-55.01 | 55.01-60.01 | 60.01-65.01 | 65.01-70.01 | 70.01-75.01 | 75.01-80.01 | 80.01-85.01 | 85.01-90.01 | 90.01-95 | 95+ |
| 800+                     | 0.590  | 0.590       | 0.590       | 0.590       | 0.465       | 0.340       | 0.215       | -3.025      | -3.535      | na       | na  |
| 780-799                  | 0.590  | 0.590       | 0.590       | 0.590       | 0.465       | 0.340       | 0.215       | -3.025      | -3.535      | na       | na  |
| 760-779                  | 0.590  | 0.590       | 0.590       | 0.465       | 0.340       | 0.215       | 0.090       | -3.500      | -3.500      | na       | na  |
| 740-759                  | 0.465  | 0.465       | 0.465       | 0.340       | 0.215       | 0.090       | -3.480      | -3.265      | -3.010      | na       | na  |
| 720-739                  | 0.340  | 0.340       | 0.215       | 0.090       | -0.235      | -0.660      | -1.090      | -1.520      | -1.950      | na       | na  |
| 700-719                  | 0.215  | 0.090       | -0.135      | -0.360      | -0.585      | -0.810      | -1.035      | -1.260      | -1.485      | na       | na  |
| 680-699                  | -0.110 | -0.110      | -0.335      | -0.560      | -0.785      | -1.010      | -1.235      | -1.460      | -1.685      | na       | na  |
| 660-679                  | -0.335 | -0.335      | -0.560      | -0.785      | -1.010      | -1.235      | -1.460      | -1.685      | -1.910      | na       | na  |
| 640-659                  | na     | na          | na          | na          | na          | na          | na          | na          | na          | na       | na  |
| 620-639                  | na     | na          | na          | na          | na          | na          | na          | na          | na          | na       | na  |

| Jade Jumbo Adjustors |       |             |             |             |             |             |             |             |             |          |     |
|----------------------|-------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|----------|-----|
| Credit Score         | CLTV  |             |             |             |             |             |             |             |             |          |     |
|                      | 0-50  | 50.01-55.01 | 55.01-60.01 | 60.01-65.01 | 65.01-70.01 | 70.01-75.01 | 75.01-80.01 | 80.01-85.01 | 85.01-90.01 | 90.01-95 | 95+ |
| 800+                 | 1.215 | 1.215       | 1.215       | 0.865       | 0.860       | 0.715       | 0.340       | na          | na          | na       | na  |
| 780-799              | 1.000 | 1.000       | 1.000       | 0.840       | 0.715       | 0.465       | 0.340       | na          | na          | na       | na  |
| 760-779              | 1.000 | 1.000       | 1.000       | 0.840       | 0.715       | 0.465       | 0.340       | na          | na          | na       | na  |
| 740-759              | 1.000 | 1.000       | 1.000       | 0.840       | 0.715       | 0.465       | 0.340       | na          | na          | na       | na  |
| 720-739              | 0.865 | 0.865       | 0.865       | 0.715       | 0.465       | 0.340       | 0.000       | na          | na          | na       | na  |
| 700-719              | 0.715 | 0.715       | 0.715       | 0.565       | 0.415       | 0.265       | 0.115       | na          | na          | na       | na  |
| 680-699              | 0.565 | 0.565       | 0.565       | 0.415       | 0.265       | 0.115       | 0.000       | na          | na          | na       | na  |
| 660-679              | 0.415 | 0.415       | 0.415       | 0.265       | 0.115       | 0.000       | -0.135      | na          | na          | na       | na  |
| 640-659              | 0.265 | 0.265       | 0.265       | 0.115       | 0.000       | -0.135      | -0.285      | na          | na          | na       | na  |
| 620-639              | na    | na          | na          | na          | na          | na          | na          | na          | na          | na       | na  |

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Ruby AUS Jumbo Adjusters

| Credit Score | ARM LPMs |          |          |          |          |          |          |          |          |          |
|--------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
|              | 0-50     | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 | 90.01-95 |
| 800+         | 0.205    | 0.080    | -0.045   | -0.170   | -0.170   | -0.295   | -0.420   | na       | na       | na       |
| 780-799      | 0.285    | 0.080    | -0.045   | -0.170   | -0.170   | -0.295   | -0.420   | na       | na       | na       |
| 760-779      | 0.365    | 0.080    | -0.045   | -0.170   | -0.170   | -0.295   | -0.420   | na       | na       | na       |
| 740-759      | 0.445    | 0.170    | -0.170   | -0.170   | -0.170   | -0.420   | -0.545   | na       | na       | na       |
| 720-739      | 0.525    | 0.170    | -0.170   | -0.170   | -0.170   | -0.420   | -0.545   | na       | na       | na       |
| 700-719      | 0.605    | 0.170    | -0.170   | -0.170   | -0.170   | na       | na       | na       | na       | na       |
| 680-699      | na       | na       | na       | na       | na       | na       | na       | na       | na       | na       |
| 660-679      | na       | na       | na       | na       | na       | na       | na       | na       | na       | na       |
| 640-659      | na       | na       | na       | na       | na       | na       | na       | na       | na       | na       |
| 620-639      | na       | na       | na       | na       | na       | na       | na       | na       | na       | na       |

Opul Jumbo Adjusters

| Credit Score | Fixed Rate LPMs |          |          |          |          |          |          |          |          |          |
|--------------|-----------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
|              | 0-50            | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 | 90.01-95 |
| 800+         | 0.090           | 0.090    | 0.090    | 0.090    | -0.035   | -0.160   | -0.160   | -2.920   | -3.920   | na       |
| 780-799      | 0.090           | 0.090    | 0.090    | 0.090    | -0.035   | -0.160   | -0.160   | -2.920   | -3.920   | na       |
| 760-779      | 0.090           | 0.090    | 0.090    | 0.090    | -0.035   | -0.160   | -0.160   | -2.920   | -3.920   | na       |
| 740-759      | 0.090           | 0.090    | 0.090    | 0.090    | -0.035   | -0.160   | -0.160   | -2.920   | -3.920   | na       |
| 720-739      | 0.090           | 0.090    | 0.090    | 0.090    | -0.035   | -0.160   | -0.160   | -2.920   | -3.920   | na       |
| 700-719      | 0.090           | 0.090    | 0.090    | 0.090    | -0.035   | -0.160   | -0.160   | -2.920   | -3.920   | na       |
| 680-699      | na              | na       | na       | na       | na       | na       | na       | na       | na       | na       |
| 660-679      | na              | na       | na       | na       | na       | na       | na       | na       | na       | na       |
| 640-659      | na              | na       | na       | na       | na       | na       | na       | na       | na       | na       |
| 620-639      | na              | na       | na       | na       | na       | na       | na       | na       | na       | na       |

| Credit Score                  | Global LPMs |          |          |          |          |          |          |          |          |          |
|-------------------------------|-------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
|                               | 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       |
| Condo                         | 0.000       | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | na       | na       | na       |
| 2 unit property               | na          | na       | na       | na       | na       | na       | na       | na       | na       | na       |
| 3 unit property               | na          | na       | na       | na       | na       | na       | na       | na       | na       | na       |
| 4 unit property               | na          | na       | na       | na       | na       | na       | na       | 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       |
| IG (Mort only) Second Home    | 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       |
| <\$1MM <= \$1.5MM             | 0.125       | 0.125    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | na       | na       | na       |
| <\$1.5MM <= \$2.5MM           | 0.125       | 0.125    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | na       | na       | na       |
| <\$2.5MM <= \$3.5MM           | 0.125       | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | na       | na       | na       |
| >\$3.5MM No RM                | 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       |
| DTI 35.01-40.00%              | 0.000       | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 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       |
| Self Employed                 | 0.000       | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | na       | na       | na       |
| CA                            | 0.000       | 0.000    | 0.000    | -0.500   | -0.750   | -1.000   | -1.250   | na       | na       | na       |

| Credit Score                  | Global LPMs |          |          |          |          |          |          |          |          |          |
|-------------------------------|-------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
|                               | 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           | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        |
| Condo                         | -0.125      | -0.125   | -0.125   | -0.25    | -0.25    | -0.25    | -0.25    | na       | na       | na       |
| 2 unit property               | -1.25       | -1.25    | -1.25    | -1.25    | -1.25    | -1.25    | -1.25    | na       | na       | na       |
| 3 unit property               | -1.25       | -1.25    | -1.25    | -1.25    | -1.25    | -1.25    | -1.25    | na       | na       | na       |
| 4 unit property               | -1.25       | -1.25    | -1.25    | -1.25    | -1.25    | -1.25    | -1.25    | na       | na       | na       |
| NYC Coop                      | -0.125      | -0.125   | -0.125   | -0.25    | -0.25    | -0.25    | -0.25    | na       | na       | na       |
| Townhome/Attached             | 0           | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        |
| Escrow Waiver                 | 0           | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        |
| IG                            | 0           | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        |
| >=Minimum Loan Amount <=\$1MM | 0           | 0        | 0        | 0        | 0        | 0.125    | 0.125    | 0.125    | 0        | 0        |
| <\$1MM <= \$1.5MM             | 0           | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        |
| <\$1.5MM <= \$2.5MM           | 0           | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        |
| <\$2.5MM <= \$3.5MM           | 0.75        | 0.75     | 0.75     | 0.75     | 0.75     | 0.75     | 0.75     | na       | na       | na       |
| >\$3.5MM No RM                | na          | na       | na       | na       | na       | na       | na       | na       | na       | na       |
| DTI <=35%                     | 0           | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        |
| DTI 35.01-40.00%              | 0           | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        |
| DTI 40.01-45.00%              | 0           | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        |
| DTI 45.01-50.00%              | -0.125      | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   |
| Self Employed                 | 0.125       | 0.125    | 0.125    | 0.125    | 0.25     | 0.25     | 0.25     | 0.25     | 0.25     | 0.25     |

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







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Effective: 2/8/24 8:43 AM Lock cut-off is 3:30 PM PST- Loan must be in approved status to lock

| Onyx DSCR 30 Yr Fixed |         |         |         |         | SHLC Wholesale Onyx DSCR |  |  |  |  |
|-----------------------|---------|---------|---------|---------|--------------------------|--|--|--|--|
| Rate                  | 15 Day  | 30 Day  | 45 Day  | 60 Day  |                          |  |  |  |  |
| 9.375                 | 105.579 | 105.454 | 105.329 | 105.142 |                          |  |  |  |  |
| 9.250                 | 105.435 | 105.310 | 105.185 | 104.997 |                          |  |  |  |  |
| 9.125                 | 105.269 | 105.144 | 105.019 | 104.832 |                          |  |  |  |  |
| 9.000                 | 105.088 | 104.963 | 104.838 | 104.651 |                          |  |  |  |  |
| 8.875                 | 104.872 | 104.747 | 104.622 | 104.434 |                          |  |  |  |  |
| 8.750                 | 104.649 | 104.524 | 104.399 | 104.212 |                          |  |  |  |  |
| 8.625                 | 104.427 | 104.302 | 104.177 | 103.990 |                          |  |  |  |  |
| 8.500                 | 104.225 | 104.100 | 103.975 | 103.787 |                          |  |  |  |  |
| 8.375                 | 103.960 | 103.835 | 103.710 | 103.522 |                          |  |  |  |  |
| 8.250                 | 103.675 | 103.550 | 103.425 | 103.237 |                          |  |  |  |  |
| 8.125                 | 103.341 | 103.216 | 103.091 | 102.903 |                          |  |  |  |  |
| 8.000                 | 102.998 | 102.873 | 102.748 | 102.560 |                          |  |  |  |  |
| 7.875                 | 102.633 | 102.508 | 102.383 | 102.195 |                          |  |  |  |  |
| 7.750                 | 102.250 | 102.125 | 102.000 | 101.813 |                          |  |  |  |  |
| 7.625                 | 101.838 | 101.713 | 101.588 | 101.400 |                          |  |  |  |  |
| 7.500                 | 101.391 | 101.266 | 101.141 | 100.954 |                          |  |  |  |  |
| 7.375                 | 100.911 | 100.786 | 100.661 | 100.474 |                          |  |  |  |  |
| 7.250                 | 100.450 | 100.325 | 100.200 | 100.012 |                          |  |  |  |  |
| 7.125                 | 99.953  | 99.828  | 99.703  | 99.516  |                          |  |  |  |  |
| 7.000                 | 99.425  | 99.300  | 99.175  | 98.987  |                          |  |  |  |  |

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

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

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

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

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

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

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

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

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Effective: 2/8/24 8:43 AM

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

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

Extension and Re-lock Fees

Please call lock desk for extensions and relocks

| Adjustments to Price                                  | FICO/CLTV | <=50  | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|---|-----------|-------|----------|----------|----------|----------|----------|----------|----------|----------|
| Standard Doc - 2 Years                                | 780+      | 0.625 | 0.625    | 0.500    | 0.375    | 0.125    | 0.000    | 0.000    | -1.000   | -2.125   |
|   | 760-779   | 0.625 | 0.625    | 0.500    | 0.375    | 0.125    | 0.000    | 0.000    | -1.125   | -2.250   |
|   | 740-759   | 0.500 | 0.500    | 0.375    | 0.250    | 0.000    | -0.125   | -0.250   | -1.625   | -2.875   |
|   | 720-739   | 0.375 | 0.375    | 0.250    | 0.125    | -0.125   | -0.375   | -0.625   | -2.000   | -3.500   |
|   | 700-719   | 0.250 | 0.250    | 0.125    | 0.000    | -0.500   | -0.875   | -1.250   | -3.250   | NA       |
|   | 680-699   | 0.250 | 0.250    | 0.000    | -0.375   | -0.875   | -1.750   | -2.125   | NA       | NA       |
| Standard Doc - 1 Year (In Addition to the 2 Year Adj) |           | 0.000 | 0.000    | 0.000    | 0.000    | -0.125   | -0.125   | -0.125   | -0.250   | -0.375   |
| Alt Doc   | 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><br>(Investor Only) | No Penalty | -1.000    | 5yr ARM & 7yr ARM & 10yr ARM       | 360             | 360     | NA       |                             |  |
|  | 12 Months  | -0.750    | 5yr ARM I/O & 7yr ARM I/O & 10yr A | 240             | 360     | 120      |                             |  |
|  | 24 Months  | -0.375    | 5yr ARM I/O & 7yr ARM I/O & 10yr A | NA              | NA      | NA       |                             |  |
|  | 36 Months  | 0.000     |                                    |                 |         |          |                             |  |
|  | 48 Months  | 0.250     | 101.000                            | 30 YR FIXED     | 360     | 360      | NA                          |  |
|  | 60 Months  | 0.500     | 101.250                            | 30 YR FIXED I/O | 240.000 | 360.000  | 120.000                     |  |
| Lock Period                                      | 45 days    | -0.300    |                                    |                 |         |          | Program Restrictions        |  |
|  |            |           |                                    |                 |         |          | Housing 0x30x24             |  |
|  |            |           |                                    |                 |         |          | (BK/FC/SS/DIL) 48 mo        |  |
|  |            |           |                                    |                 |         |          | Min FICO 680                |  |
|  |            |           |                                    |                 |         |          | Max LTV 90                  |  |
|  |            |           |                                    |                 |         |          | Max DTI 43                  |  |
|  |            |           |                                    |                 |         |          | Min Price 98.0              |  |
|  |            |           |                                    |                 |         |          | Loan Amount                 |  |
|  |            |           |                                    |                 |         |          | Max Price                   |  |
|  |            |           |                                    |                 |         |          | <\$2,000,000 101.25         |  |
|  |            |           |                                    |                 |         |          | \$2,000,000 - \$2.50 101.25 |  |

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

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

| MVP Prime - Full Doc |         |         |            | SHLC Wholesale MVP Prime |         |         |            |
|----------------------|---------|---------|------------|--------------------------|---------|---------|------------|
| 30 Day Pricing       |         |         |            | 30 Day Pricing           |         |         |            |
| Rate                 | 5/6 ARM | 7/6 ARM | 30YR Fixed | Rate                     | 5/6 ARM | 7/6 ARM | 30YR Fixed |
| 9.250                | 103.375 | 103.313 | 103.175    | 9.250                    | 103.300 | 103.200 | 103.100    |
| 9.125                | 103.250 | 103.188 | 103.050    | 9.125                    | 103.175 | 103.075 | 102.975    |
| 9.000                | 103.125 | 103.063 | 102.925    | 9.000                    | 103.050 | 102.950 | 102.850    |
| 8.875                | 103.000 | 102.938 | 102.800    | 8.875                    | 102.925 | 102.825 | 102.725    |
| 8.750                | 102.875 | 102.813 | 102.675    | 8.750                    | 102.800 | 102.700 | 102.600    |
| 8.625                | 102.750 | 102.688 | 102.550    | 8.625                    | 102.675 | 102.575 | 102.475    |
| 8.500                | 102.625 | 102.563 | 102.425    | 8.500                    | 102.550 | 102.450 | 102.350    |
| 8.375                | 102.500 | 102.438 | 102.300    | 8.375                    | 102.425 | 102.325 | 102.225    |
| 8.250                | 102.375 | 102.313 | 102.175    | 8.250                    | 102.300 | 102.200 | 102.100    |
| 8.125                | 102.250 | 102.188 | 102.050    | 8.125                    | 102.175 | 102.075 | 101.975    |
| 8.000                | 102.125 | 102.063 | 101.925    | 8.000                    | 102.050 | 101.950 | 101.850    |
| 7.875                | 102.000 | 101.938 | 101.800    | 7.875                    | 101.925 | 101.825 | 101.725    |
| 7.750                | 101.875 | 101.813 | 101.675    | 7.750                    | 101.800 | 101.700 | 101.600    |
| 7.625                | 101.750 | 101.688 | 101.550    | 7.625                    | 101.675 | 101.575 | 101.475    |
| 7.500                | 101.625 | 101.563 | 101.425    | 7.500                    | 101.550 | 101.450 | 101.350    |
| 7.375                | 101.500 | 101.438 | 101.300    | 7.375                    | 101.425 | 101.325 | 101.225    |
| 7.250                | 101.375 | 101.313 | 101.175    | 7.250                    | 101.300 | 101.200 | 101.100    |
| 7.125                | 101.250 | 101.188 | 101.050    | 7.125                    | 101.175 | 101.075 | 100.975    |
| 7.000                | 101.125 | 101.063 | 100.925    | 7.000                    | 101.050 | 100.950 | 100.850    |
| 6.875                | 101.000 | 100.938 | 100.800    | 6.875                    | 100.925 | 100.825 | 100.725    |
| 6.750                | 100.875 | 100.813 | 100.675    | 6.750                    | 100.800 | 100.700 | 100.600    |
| 6.625                | 100.750 | 100.688 | 100.550    | 6.625                    | 100.675 | 100.575 | 100.475    |
| 6.500                | 100.625 | 100.563 | 100.425    | 6.500                    | 100.550 | 100.450 | 100.350    |
| 6.375                | 100.500 | 100.438 | 100.300    | 6.375                    | 100.425 | 100.325 | 100.225    |
| 6.250                | 100.375 | 100.313 | 100.175    | 6.250                    | 100.300 | 100.200 | 100.100    |
| 6.125                | 100.250 | 100.188 | 100.050    | 6.125                    | 100.175 | 100.075 | 99.975     |
| 6.000                | 100.125 | 100.063 | 99.925     | 6.000                    | 100.050 | 99.950  | 99.850     |
| 5.875                | 100.000 | 99.938  | 99.800     | 5.875                    | 99.925  | 99.825  | 99.725     |
| 5.750                | 99.875  | 99.813  | 99.675     | 5.750                    | 99.800  | 99.700  | 99.600     |
| 5.625                | 99.750  | 99.688  | 99.550     | 5.625                    | 99.675  | 99.575  | 99.475     |
| 5.500                | 99.625  | 99.563  | 99.425     | 5.500                    | 99.550  | 99.450  | 99.350     |
| 5.375                | 99.500  | 99.438  | 99.300     | 5.375                    | 99.425  | 99.325  | 99.225     |
| 5.250                | 99.375  | 99.313  | 99.175     | 5.250                    | 99.300  | 99.200  | 99.100     |
| 5.125                | 99.250  | 99.188  | 99.050     | 5.125                    | 99.175  | 99.075  | 98.975     |
| 5.000                | 99.125  | 99.063  | 98.925     | 5.000                    | 99.050  | 98.950  | 98.850     |
| 4.875                | 99.000  | 98.938  | 98.800     | 4.875                    | 98.925  | 98.825  | 98.725     |
| 4.750                | 98.875  | 98.813  | 98.675     | 4.750                    | 98.800  | 98.700  | 98.600     |
| 4.625                | 98.750  | 98.688  | 98.550     | 4.625                    | 98.675  | 98.575  | 98.475     |
| 4.500                | 98.625  | 98.563  | 98.425     | 4.500                    | 98.550  | 98.450  | 98.350     |
| 4.375                | 98.500  | 98.438  | 98.300     | 4.375                    | 98.425  | 98.325  | 98.225     |
| 4.250                | 98.375  | 98.313  | 98.175     | 4.250                    | 98.300  | 98.200  | 98.100     |
| 4.125                | 98.250  | 98.188  | 98.050     | 4.125                    | 98.175  | 98.075  | 97.975     |
| 4.000                | 98.125  | 98.063  | 97.925     | 4.000                    | 98.050  | 97.950  | 97.850     |
| 3.875                | 98.000  | 97.938  | 97.800     | 3.875                    | 97.925  | 97.825  | 97.725     |
| 3.750                | 97.875  | 97.813  | 97.675     | 3.750                    | 97.800  | 97.700  | 97.600     |
| 3.625                | 97.750  | 97.688  | 97.550     | 3.625                    | 97.675  | 97.575  | 97.475     |
| 3.500                | 97.625  | 97.563  | 97.425     | 3.500                    | 97.550  | 97.450  | 97.350     |
| 3.375                | 97.500  | 97.438  | 97.300     | 3.375                    | 97.425  | 97.325  | 97.225     |
| 3.250                | 97.375  | 97.313  | 97.175     | 3.250                    | 97.300  | 97.200  | 97.100     |
| 3.125                | 97.250  | 97.188  | 97.050     | 3.125                    | 97.175  | 97.075  | 96.975     |
| 3.000                | 97.125  | 97.063  | 96.925     | 3.000                    | 97.050  | 96.950  | 96.850     |
| 2.875                | 97.000  | 96.938  | 96.800     | 2.875                    | 96.925  | 96.825  | 96.725     |
| 2.750                | 96.875  | 96.813  | 96.675     | 2.750                    | 96.800  | 96.700  | 96.600     |
| 2.625                | 96.750  | 96.688  | 96.550     | 2.625                    | 96.675  | 96.575  | 96.475     |
| 2.500                | 96.625  | 96.563  | 96.425     | 2.500                    | 96.550  | 96.450  | 96.350     |
| 2.375                | 96.500  | 96.438  | 96.300     | 2.375                    | 96.425  | 96.325  | 96.225     |
| 2.250                | 96.375  | 96.313  | 96.175     | 2.250                    | 96.300  | 96.200  | 96.100     |
| 2.125                | 96.250  | 96.188  | 96.050     | 2.125                    | 96.175  | 96.075  | 95.975     |
| 2.000                | 96.125  | 96.063  | 95.925     | 2.000                    | 96.050  | 95.950  | 95.850     |
| 1.875                | 96.000  | 95.938  | 95.800     | 1.875                    | 95.925  | 95.825  | 95.725     |
| 1.750                | 95.875  | 95.813  | 95.675     | 1.750                    | 95.800  | 95.700  | 95.600     |
| 1.625                | 95.750  | 95.688  | 95.550     | 1.625                    | 95.675  | 95.575  | 95.475     |
| 1.500                | 95.625  | 95.563  | 95.425     | 1.500                    | 95.550  | 95.450  | 95.350     |
| 1.375                | 95.500  | 95.438  | 95.300     | 1.375                    | 95.425  | 95.325  | 95.225     |
| 1.250                | 95.375  | 95.313  | 95.175     | 1.250                    | 95.300  | 95.200  | 95.100     |
| 1.125                | 95.250  | 95.188  | 95.050     | 1.125                    | 95.175  | 95.075  | 94.975     |
| 1.000                | 95.125  | 95.063  | 94.925     | 1.000                    | 95.050  | 94.950  | 94.850     |
| 0.875                | 95.000  | 94.938  | 94.800     | 0.875                    | 94.925  | 94.825  | 94.725     |
| 0.750                | 94.875  | 94.813  | 94.675     | 0.750                    | 94.800  | 94.700  | 94.600     |
| 0.625                | 94.750  | 94.688  | 94.550     | 0.625                    | 94.675  | 94.575  | 94.475     |
| 0.500                | 94.625  | 94.563  | 94.425     | 0.500                    | 94.550  | 94.450  | 94.350     |
| 0.375                | 94.500  | 94.438  | 94.300     | 0.375                    | 94.425  | 94.325  | 94.225     |
| 0.250                | 94.375  | 94.313  | 94.175     | 0.250                    | 94.300  | 94.200  | 94.100     |
| 0.125                | 94.250  | 94.188  | 94.050     | 0.125                    | 94.175  | 94.075  | 93.975     |
| 0.000                | 94.125  | 94.063  | 93.925     | 0.000                    | 94.050  | 93.950  | 93.850     |
| Min Price            | 96.750  | 96.750  | 96.750     | Min Price                | 96.750  | 96.750  | 96.750     |
| Max Price            | 102.750 | 102.750 | 102.750    | Max Price                | 102.750 | 102.750 | 102.750    |

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

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

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

| Adjustments to Price   | FICO/CLTV   | <=50  | 50.01-55                                     | 55.01-60                                     | 60.01-65                                     | 65.01-70                                     | 70.01-75                                     | 75.01-80                                     | 80.01-85                                     | 85.01-90                                       |
|--|---|---|--|--|--|--|--|--|--|--|
| Standard Doc - 2 Years   | 780+  | 0.750   | 0.750  | 0.500  | 0.375  | 0.125  | 0.000  | -0.125                                       | -1.375                                       | -2.500   |
|  | 760-779   | 0.750   | 0.750  | 0.500  | 0.375  | 0.125  | 0.000  | -0.250                                       | -1.500                                       | -2.625   |
|  | 740-759   | 0.625   | 0.625  | 0.375  | 0.250  | 0.000  | -0.125                                       | -0.375                                       | -1.875                                       | -3.125   |
|  | 720-739   | 0.500   | 0.500  | 0.250  | 0.125  | -0.125                                       | -0.375                                       | -0.875                                       | -2.250                                       | -3.750   |
|  | 700-719   | 0.375   | 0.375  | 0.125  | 0.000  | -0.500                                       | -1.000                                       | -1.375                                       | -3.250                                       | -4.625   |
|  | 680-699   | 0.375   | 0.375  | 0.000  | -0.375                                       | -0.875                                       | -1.750                                       | -2.125                                       | -4.000                                       | -5.000   |
|  | 660-679   | -0.250  | -0.500                                       | -0.750                                       | -1.250                                       | -2.000                                       | -2.500                                       | -3.125                                       | NA   | NA   |
|  | Standard Doc - 1 Year (In Addition to the 2 Year Adj) |   | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | -0.250   |
| Bank Statement - 12/24 Months<br>CPA/EA Prepared P&L - 12/24 Months<br>1099 - 12/24 Months<br>Asset Utilization<br>WVVOE | 780+  | 0.875   | 0.875  | 0.625  | 0.500  | 0.250  | 0.000  | -0.250                                       | -1.500                                       | -2.750   |
|  | 760-779   | 0.875   | 0.875  | 0.625  | 0.500  | 0.250  | 0.000  | -0.375                                       | -1.625                                       | -2.875   |
|  | 740-759   | 0.750   | 0.750  | 0.500  | 0.375  | 0.125  | -0.125                                       | -0.500                                       | -2.125                                       | -3.500   |
|  | 720-739   | 0.625   | 0.625  | 0.375  | 0.250  | 0.000  | -0.500                                       | -1.125                                       | -2.625                                       | -4.125   |
|  | 700-719   | 0.500   | 0.500  | 0.250  | 0.125  | -0.375                                       | -1.125                                       | -1.625                                       | -3.625                                       | -5.125   |
|  | 680-699   | 0.375   | 0.375  | 0.000  | -0.500                                       | -0.875                                       | -2.000                                       | -2.625                                       | -4.500                                       | -5.375   |
|  | 660-679   | -0.250  | -0.500                                       | -0.875                                       | -1.375                                       | -2.250                                       | -2.750                                       | -3.375                                       | NA   | NA   |
|  | Alt Doc<br>Additional Adjustments                     | Bank Statement - 12 Months<br>1099 - 12 Months<br>WVVOE<br>CPA/EA Prepared P&L - 24 Months<br>CPA/EA Prepared P&L - 12 Months | 0.000<br>0.000<br>-0.375<br>-0.375<br>-0.375 | 0.000<br>0.000<br>-0.375<br>-0.375<br>-0.375 | 0.000<br>0.000<br>-0.375<br>-0.375<br>-0.375 | 0.000<br>0.000<br>-0.375<br>-0.375<br>-0.375 | 0.000<br>0.000<br>-0.375<br>-0.375<br>-0.375 | 0.000<br>0.000<br>-0.375<br>-0.375<br>-0.500 | 0.000<br>0.000<br>-0.375<br>-0.375<br>-0.625 | -0.250<br>-0.250<br>-0.500<br>-1.000<br>-1.000 |

| Adjustments to Price      |                           | <=50   | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|---------------------------|---------------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| Housing History           | 1x30x12                   | -0.125 | -0.250   | -0.250   | -0.375   | -0.375   | -0.375   | -0.500   | -0.500   | -1.500   |
| DTI                       | 43.01%-50%                | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | -0.125   | -0.125   |
|                           | >50%                      | 0.000  | 0.000    | 0.000    | 0.000    | -0.250   | -0.250   | -0.250   | NA       | NA       |
| Loan Balance              | <=\$250,000               | -0.250 | -0.250   | -0.250   | -0.250   | -0.500   | -0.500   | -0.500   | -0.750   | -0.875   |
|                           | \$250,001 - \$750,000     | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |
|                           | \$750,001 - \$1,000,000   | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |
|                           | \$1,000,001 - \$1,500,000 | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | -0.250   |
|                           | \$1,500,001 - \$2,000,000 | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | -0.250   | NA       |
|                           | \$2,000,001 - \$2,500,000 | 0.000  | 0.000    | 0.000    | 0.000    | -0.250   | -0.250   | -0.375   | NA       | NA       |
|                           | \$2,500,001 - \$3,000,000 | -0.375 | -0.375   | -0.375   | -0.375   | -0.500   | -0.500   | NA       | NA       | NA       |
|                           | \$3,000,001 - \$3,500,000 | -0.750 | -0.750   | -0.750   | -1.250   | -1.500   | NA       | NA       | NA       | NA       |
| \$3,500,001 - \$4,000,000 | -1.500                    | -1.500 | -1.500   | -1.500   | -1.750   | 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    | -0.125   | -0.125   | -0.375   | -0.375   | -0.375   | -0.375   | NA       |
|                           | Cash-Out Refi             | -0.250 | -0.250   | -0.375</ |          |          |          |          |          |          |

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Effective: 2/8/24 8:43 AM

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

| MVP Standard - Full Doc<br>30 Day Pricing |         |         |            | SHLC Wholesale MVP Standard<br>MVP Standard - Alt Doc<br>30 Day Pricing |         |         |            |
|---|---------|---------|------------|---|---------|---------|------------|
| Rate                                      | 5/6 ARM | 7/6 ARM | 30YR Fixed | Rate  | 5/6 ARM | 7/6 ARM | 30YR Fixed |
| 9.500                                     | 103.375 | 103.313 | 103.175    | 9.500   | 103.300 | 103.200 | 103.100    |
| 9.375                                     | 103.250 | 103.188 | 103.050    | 9.375   | 103.175 | 103.075 | 102.975    |
| 9.250                                     | 103.125 | 103.063 | 102.925    | 9.250   | 103.050 | 102.950 | 102.850    |
| 9.125                                     | 103.000 | 102.938 | 102.800    | 9.125   | 102.925 | 102.825 | 102.725    |
| 9.000                                     | 102.875 | 102.813 | 102.675    | 9.000   | 102.800 | 102.700 | 102.600    |
| 8.875                                     | 102.750 | 102.688 | 102.550    | 8.875   | 102.675 | 102.575 | 102.475    |
| 8.750                                     | 102.625 | 102.563 | 102.425    | 8.750   | 102.550 | 102.450 | 102.350    |
| 8.625                                     | 102.500 | 102.438 | 102.300    | 8.625   | 102.425 | 102.325 | 102.225    |
| 8.500                                     | 102.250 | 102.188 | 102.050    | 8.500   | 102.175 | 102.075 | 101.975    |
| 8.375                                     | 102.000 | 101.938 | 101.800    | 8.375   | 101.925 | 101.825 | 101.725    |
| 8.250                                     | 101.750 | 101.688 | 101.550    | 8.250   | 101.675 | 101.575 | 101.475    |
| 8.125                                     | 101.500 | 101.438 | 101.300    | 8.125   | 101.425 | 101.325 | 101.225    |
| 8.000                                     | 101.250 | 101.188 | 101.050    | 8.000   | 101.175 | 101.075 | 100.975    |
| 7.875                                     | 101.000 | 100.938 | 100.800    | 7.875   | 100.925 | 100.825 | 100.725    |
| 7.750                                     | 100.750 | 100.688 | 100.550    | 7.750   | 100.675 | 100.575 | 100.475    |
| 7.625                                     | 100.500 | 100.438 | 100.300    | 7.625   | 100.425 | 100.325 | 100.225    |
| 7.500                                     | 100.250 | 100.188 | 100.050    | 7.500   | 100.175 | 100.075 | 99.975     |
| 7.375                                     | 100.000 | 99.938  | 99.800     | 7.375   | 99.863  | 99.763  | 99.663     |
| 7.250                                     | 99.750  | 99.688  | 99.550     | 7.250   | 99.550  | 99.450  | 99.350     |
| 7.125                                     | 99.438  | 99.375  | 99.238     | 7.125   | 99.238  | 99.138  | 99.038     |
| 7.000                                     | 99.125  | 99.063  | 98.925     | 7.000   | 98.925  | 98.825  | 98.725     |
| 6.875                                     | 98.813  | 98.750  | 98.613     | 6.875   | 98.613  | 98.513  | 98.413     |
| 6.750                                     | 98.438  | 98.375  | 98.238     | 6.750   | 98.238  | 98.138  | 98.038     |
| 6.625                                     | 98.063  | 98.000  | 97.863     | 6.625   | 97.863  | 97.763  | 97.663     |
| 6.500                                     | 97.688  | 97.625  | 97.488     | 6.500   | 97.488  | 97.388  | 97.288     |
| Min Price                                 | 96.750  | 96.750  | 96.750     | Min Price   | 96.750  | 96.750  | 96.750     |
| Max Price                                 | 102.750 | 102.750 | 102.750    | Max Price   | 102.750 | 102.750 | 102.750    |

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

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

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

| Adjustments to Price  | FICO/CLTV   | <=50                       | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|---|---|----------------------------|----------|----------|----------|----------|----------|----------|----------|----------|
| Standard Doc - 2 Years  | 740+  | 0.625                      | 0.625    | 0.375    | 0.250    | 0.000    | -0.125   | -0.625   | -2.125   | NA       |
|   | 720-739   | 0.500                      | 0.500    | 0.250    | 0.125    | -0.125   | -0.375   | -1.000   | -2.500   | NA       |
|   | 700-719   | 0.375                      | 0.375    | 0.125    | 0.000    | -0.500   | -1.000   | -1.500   | -3.500   | NA       |
|   | 680-699   | 0.375                      | 0.375    | 0.000    | -0.375   | -0.875   | -1.750   | -2.125   | -4.000   | NA       |
|   | 660-679   | -0.250                     | -0.500   | -0.750   | -1.250   | -2.000   | -2.500   | -3.125   | NA       | NA       |
|   | 640-659   | -1.000                     | -1.000   | -1.000   | -1.250   | -2.000   | -2.625   | -3.500   | NA       | NA       |
|   | 620-639   | -2.000                     | -2.000   | -2.000   | -2.250   | -2.750   | -3.625   | -4.000   | NA       | NA       |
|   | 600-619   | -3.125                     | -3.125   | -3.375   | -3.875   | -4.625   | NA       | NA       | NA       | NA       |
|   | 580-599   | NA                         | NA       | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
|   | Standard Doc - 1 Year (In Addition to the 2 Year Adj) | 0.000                      | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | -0.375   | NA       |
| Alt Doc<br>Bank Statement - 12/24 Months<br>CPA/EA Prepared P&L - 12/24 Months<br>1099 - 12/24 Months<br>WVOE | 740+  | 0.750                      | 0.750    | 0.500    | 0.375    | 0.125    | -0.125   | -0.750   | -2.375   | NA       |
|   | 720-739   | 0.625                      | 0.625    | 0.375    | 0.250    | 0.000    | -0.500   | -1.250   | -2.875   | NA       |
|   | 700-719   | 0.500                      | 0.500    | 0.250    | 0.125    | -0.375   | -1.125   | -1.750   | -3.875   | NA       |
|   | 680-699   | 0.375                      | 0.375    | 0.000    | -0.500   | -0.875   | -2.000   | -2.625   | -4.500   | NA       |
|   | 660-679   | -0.250                     | -0.500   | -0.875   | -1.375   | -2.250   | -2.750   | -3.375   | NA       | NA       |
|   | 640-659   | -1.000                     | -1.000   | -1.000   | -1.625   | -2.500   | -2.750   | -3.750   | NA       | NA       |
|   | 620-639   | -2.250                     | -2.250   | -2.250   | -2.500   | -3.000   | -3.875   | -4.250   | NA       | NA       |
|   | 600-619   | -4.000                     | -4.000   | -4.500   | -5.000   | -5.750   | NA       | NA       | NA       | NA       |
|   | 580-599   | NA                         | NA       | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
|   | Alt Doc<br>Additional<br>Adjustments                  | Bank Statement - 12 Months | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | -0.375   |
| 1099 - 12 Months  |   | 0.000                      | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | -0.375   | NA       |
| WVOE  |   | -0.375                     | -0.375   | -0.375   | -0.375   | -0.375   | -0.375   | -0.375   | NA       | NA       |
| CPA/EA Prepared P&L - 24 Months   |   | -0.500                     | -0.500   | -0.500   | -0.500   | -0.500   | -0.750   | -1.000   | NA       | NA       |
| CPA/EA Prepared P&L - 12 Months   | -0.500  | -0.500                     | -0.500   | -0.500   | -0.500   | -0.750   | -1.000   | NA       | NA       |          |

| Price Adjustments          |                           | <=50   | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|----------------------------|---------------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| Housing History            | 1x30x12                   | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | NA       |
|                            | 0x60x12                   | -0.875 | -0.875   | -0.875   | -0.875   | -0.875   | -1.125   | -1.125   | NA       | NA       |
|                            | 0x90x12                   | -1.250 | -1.250   | -1.250   | -1.250   | -1.500   | NA       | NA       | NA       | NA       |
| Housing Event<br>Seasoning | >=36 Mo                   | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | NA       |
|                            | 24 - 35 Mo                | -0.750 | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | NA       | NA       |
|                            | 12 - 23 Mo                | -1.000 | -1.000   | -1.000   | -1.000   | -1.000   | NA       | NA       | NA       | NA       |
| DTI                        | > 43%                     | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | -0.125   | -0.250   | NA       |
| Loan Balance               | <=\$250,000               | -0.250 | -0.250   | -0.250   | -0.250   | -0.500   | -0.500   | -0.500   | -0.625   | NA       |
|                            | \$250,001 - \$750,000     | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | NA       |
|                            | \$750,001 - \$1,000,000   | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | NA       |
|                            | \$1,000,001 - \$1,500,000 | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | NA       |
|                            | \$1,500,001 - \$2,000,000 | -0.125 | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.250   | NA       | NA       |
|                            | \$2,000,001 - \$2,500,000 | -0.375 | -0.375   | -0.375   | -0.375   | -0.500   | NA       | NA       | NA       | NA       |
|                            | \$2,500,001 - \$3,000,000 | -0.500 | -0.500   | -0.500   | -0.750   | -1.000   | NA       | NA       | NA       | NA       |
| Purpose                    | Cash-Out Refi             | -0.500 | -0.500   | -0.500   | -0.500   | -0.750   | -1.000   | -1.500   | NA       | NA       |
| Occupancy                  | 2nd Home                  | 0.000  | 0.000    | -0.125   | -0.250   | -0.250   | -0.250   | -0.250   | NA       | NA       |
|                            | Investor                  | 0.000  | 0.000    | -0.250   | -0.375   | -0.375   | -0.375   | -0.375   | NA       | NA       |
| Property Type              | Condo                     | -0.250 | -0.250   | -0.250   | -0.250   | -0.375   | -0.375   | -0.500   | NA       | NA       |
|                            | Condotel                  | -1.375 | -1.375   | -1.375   | -1.375   | -1.375   | -1.375   | -1.375   | NA       | NA       |
|                            | 2-4 Unit                  | -0.500 | -0.500   | -0.500   | -0.500   | -0.500   | -0.750   | -1.000   | NA       | NA       |
| State 1                    | CT, IL, NJ, NY            | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | NA       |
| Amortization               | 40 Year Maturity          | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.375   | -0.375   | NA       |
|                            | Interest Only             | -0.250 | -0.250   | -0.500   | -0.750   | -0.750   | -1.000   | -1.000   | -1.000   | NA       |
| Other                      | Escrow Waiver             | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | NA       | NA       |

| Other Price Adjustments  | LLPA       | Max Price | Product | Amort Term                         | Term    | I/O Term |                           |           |
|--|------------|-----------|---------|------------------------------------|---------|----------|---------------------------|-----------|
| Prepay Penalty 1-4<br>(Investor Only)  | No Penalty | -1.000    | 99.500  | 5yr ARM & 7yr ARM & 10yr ARM       | 360.0   | 360.0    | NA                        |           |
|  | 12 Months  | -0.750    | 100.500 | 5yr ARM I/O & 7yr ARM I/O & 10yr A | 240.000 | 360.000  | 120.000                   |           |
|  | 24 Months  | -0.375    | 101.250 | 5yr ARM I/O & 7yr ARM I/O & 10yr A | 360.000 | 480.000  | 120.000                   |           |
|  | 36 Months  | 0.000     | 101.750 |                                    |         |          |                           |           |
|  | 48 Months  | 0.250     | 102.250 | 30 YR FIXED                        | 360     | 360      | NA                        |           |
|  | 60 Months  | 0.500     | 102.750 | 30 YR FIXED I/O                    | 240     | 360      | 120                       |           |
| Lock Period  | 60 days    | -0.300    |         |                                    | 480     |          | Program Restrictions      |           |
|  |            |           |         |                                    |         |          | Housing 0x90x12           |           |
| * Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. |            |           |         |                                    |         |          | Min (BK/FC/SS/DI)         | 12 mo     |
| All Fixed Rate qualified at the Note Rate.   |            |           |         |                                    |         |          | Min FICO                  | 600.0     |
|  |            |           |         |                                    |         |          | Max LTV                   | 85        |
|  |            |           |         |                                    |         |          | Min Price                 | 96.0      |
|  |            |           |         |                                    |         |          | Loan Amount               | Max Price |
|  |            |           |         |                                    |         |          | <\$2,000,000              | 102.8     |
|  |            |           |         |                                    |         |          | \$2,000,000 - \$3,000,000 | 101.8     |
| 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                |            |           |         |                                    |         |          |                           |           |
| ARM Requirements   |            |           |         |                                    |         |          |                           |           |
| ARM Index  |            |           |         |                                    |         |          | SOFR 30AVG                |           |
| ARM Margin   |            |           |         |                                    |         |          | 5.0                       |           |
| 5yr ARM Caps   |            |           |         |                                    |         |          | 2/1/5                     |           |
| 7yr & 10yr ARM Caps  |            |           |         |                                    |         |          | 5/1/5                     |           |
| Reset Frequency  |            |           |         |                                    |         |          | 6 mo                      |           |

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| MVP Standard DSCR<br>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    |

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

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

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

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

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

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Effective: 2/8/24 8:43 AM

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

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| MVP Foreign National - Full Doc and DSCR |         |         |            | SHLC Wholesale MVP Foreign National |  |
|--|---------|---------|------------|-------------------------------------|--|
| 30 Day Pricing                           |         |         |            |                                     |  |
| Rate                                     | 5/6 ARM | 7/6 ARM | 30YR Fixed |                                     |  |
| 10.500                                   | 107.350 | 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

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

Extension and Re-lock Fees

Please call lock desk for extensions and relocks

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

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

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

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

4) Only declining prepayment penalty structures allowed in MS

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

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

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

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

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