



Effective: 7/1/19 11:33 AM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

Table of Contents

Tab	Product
<a href="#">2</a>	Fixed Agency
<a href="#">3</a>	Fixed Agency High Bal
<a href="#">4</a>	Fixed Conforming
<a href="#">5</a>	Fixed High Balance
<a href="#">6</a>	Government
<a href="#">7</a>	Government HB
<a href="#">8</a>	Government ARM
<a href="#">9</a>	HomeReady
<a href="#">10</a>	HomePossible
<a href="#">11</a>	ARM
<a href="#">12</a>	ARM HB
<a href="#">13</a>	Jumbo

New Locks

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at [www.weslendwholesale.com](http://www.weslendwholesale.com).
- Loans can be locked in Broker Connection 2.0 until 4:30 pm PST.
- Written confirmation of the lock will be emailed to broker, AM and AE within 24 hours, but usually same day. Any discrepancies in pricing should be reported to the lock desk immediately.
- Locks expiring on weekends or holidays will roll to next business day unless the loan has been extended.
- Rates and prices are subject to change without notice.
- Lender Fees Are Not Included in Pricing

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other State	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

Extension Policies

- Locks must be extended on or before the lock expiration date by the lock cut-off time. Per diem, 7, 10, or 15 day extensions are available.
- See specific Program for extension cost and terms available. Extension requests should be emailed to [Lockdesk@weslend.com](mailto:Lockdesk@weslend.com)
- Expired locks are subject to worst case pricing within 30 days of lock expiration. Relock fee on expired locks are .125% (Fees may vary for Non Agency Programs/All Arm programs)

[Return to Home Tab](#)



Effective: 7/1/19 11:33 AM

WesLend Fixed Agency - LP Only														
1001-01 1101-01 FHLMC 25/30 Yr Fixed					1201-01 FHLMC 20 Yr Fixed					1301-01 FHLMC 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
3.625	101.330	101.261	101.256	101.164	3.625	101.794	101.740	101.668	101.674	3.000	100.178	100.119	100.058	99.781
3.750	101.625	101.577	101.552	101.456	3.750	101.689	101.624	101.530	101.465	3.125	100.882	100.822	100.760	100.278
3.875	102.128	102.089	102.064	101.980	3.875	102.211	102.147	102.055	101.917	3.250	100.962	100.855	100.779	100.757
4.000	102.682	102.651	102.627	102.569	4.000	102.653	102.590	102.501	102.340	3.375	101.256	101.187	101.133	101.138
4.125	102.665	102.655	102.631	102.581	4.125	102.967	102.904	102.819	102.738	3.500	101.539	101.485	101.426	101.436
4.250	102.897	102.901	102.858	102.780	4.250	103.202	103.118	103.008	102.879	3.625	102.165	102.094	102.023	101.588
4.375	103.217	103.224	103.181	103.110	4.375	103.579	103.497	103.389	103.299	3.750	102.372	102.321	102.271	102.044
4.500	103.545	103.548	103.505	103.440	4.500	103.972	103.890	103.785	103.729	3.875	102.484	102.476	102.401	102.394
4.625	103.552	103.554	103.510	103.449	4.625	104.060	104.078	103.965	103.945	4.000	102.811	102.752	102.690	102.635
4.750	103.698	103.703	103.640	103.538	4.750	104.320	104.285	104.167	104.116	4.125	103.431	103.382	103.327	102.799
4.875	104.085	104.098	104.035	103.942	4.875	104.689	104.709	104.585	104.540	4.250	103.675	103.616	103.553	103.256
5.000	104.309	104.327	104.264	104.180	5.000	105.023	105.057	104.928	104.888	4.375	104.006	103.947	103.883	103.645
5.125	104.291	104.324	104.241	104.142	5.125	105.307	105.346	105.212	105.178	4.500	104.069	104.033	103.946	103.918
5.250	104.603	104.642	104.559	104.468	5.250	105.065	105.109	104.970	104.902	4.625	104.062	104.003	103.938	103.337
5.375	104.978	105.021	104.938	104.856	5.375	105.414	105.463	105.319	105.256	4.750	104.129	104.078	104.024	103.733
5.500	105.194	105.240	105.158	105.078	5.500	105.645	105.700	105.550	105.493	4.875	104.339	104.244	104.139	103.998
5.625	105.342	105.457	105.355	105.301	5.625	105.700	105.700	105.700	105.683	5.000	104.402	104.351	104.295	104.184
5.750	105.605	105.724	105.622	105.574	5.750	105.259	105.231	105.179		5.125	104.599	104.548	104.491	101.828
5.875	105.862	105.985	105.883	105.839	5.875					5.250	104.595	104.544	104.486	102.176
6.000	106.081	106.206	106.104	106.063	6.000					5.375	102.537	102.618	102.481	102.411
6.125					6.125					5.500				
6.250					6.250					5.625				
6.375					6.375					5.750				
6.500					6.500					5.875				
6.625					6.625					6.000				

LPMI Product Codes	
1020-01	LP 30 Yr Fixed LPMI
1120-01	LP 25 Yr Fixed LPMI
1220-01	LP 20 Yr Fixed LPMI
1320-01	LP 15 Yr Fixed LPMI

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

**Price Adjustments**

Risk Based Adjustments (Terms > 15 years)									
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	

Conventional Adjusters	
\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001+\$275,000	0.000
\$275,001+\$300,000	0.100
Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV <75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 15y	-0.750
2-4 Units	-1.000
Manufactured	-0.750

Loans with Secondary Financing					
All Loans with Subordinate Financing					-0.375
The below adds also apply:					
LTV Range	CLTV Range	Fico <720	Fico >=720		
< 65.00%	80.01% - 95.00%	-0.500	-0.250		
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500		
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750		
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750		
< 95.00%	95.01% - 97.00%	-1.500	-1.500		

Cash Out (All Terms)				
	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products									
>20 Yr Term		Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350	
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460	
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080	
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520	
<=20 Yr Term		Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270	
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520	
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290	
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550	
All Terms									
Credit Scores									
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230	
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630	
Manufactured Home	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300	

State Adjustments	
Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.150
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other \$	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

[Return to Home Tab](#)



Effective: 7/1/19 11:33 AM

**WesLend Fixed Agency Super Conforming - LP Only**

1053-01 1153-01 FHLMC 25/30 Yr Fixed SC					1353-01 FHLMC 15 Yr Fixed SC				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	100.768	100.699	100.694	100.602	2.875	98.811	98.804	98.745	98.736
3.750	101.062	101.014	100.989	100.893	3.000	99.441	99.437	99.378	99.372
3.875	101.565	101.526	101.501	101.417	3.125	100.016	100.014	99.956	99.955
4.000	102.120	102.089	102.065	102.007	3.250	101.361	101.362	101.305	101.309
4.125	102.103	102.093	102.069	102.019	3.375	101.664	101.666	101.610	101.617
4.250	102.339	102.343	102.300	102.222	3.500	101.733	101.736	101.684	101.690
4.375	102.660	102.667	102.624	102.553	3.625	101.945	101.923	101.885	101.861
4.500	102.988	102.991	102.948	102.883	3.750	102.670	102.652	102.622	102.606
4.625	102.994	102.996	102.952	102.891	3.875	102.738	102.721	102.686	102.671
4.750	102.865	102.870	102.807	102.705	4.000	103.137	103.122	103.085	103.074
4.875	103.252	103.265	103.202	103.109	4.125	102.733	102.692	102.671	102.625
5.000	103.476	103.494	103.431	103.347	4.250	103.372	103.334	103.312	103.271
5.125	102.892	102.925	102.842	102.743	4.375	103.759	103.720	103.701	103.664
5.250	103.204	103.243	103.160	103.069	4.500	102.268	102.203	102.167	102.094
5.375	103.579	103.622	103.539	103.457	4.625	102.645	102.584	102.548	102.479
5.500	103.795	103.841	103.759	103.679	4.750	103.015	102.956	102.920	102.856
5.625	103.240	103.355	103.253	103.199	4.875	103.345	103.288	103.253	103.196
5.750	103.504	103.623	103.521	103.473	5.000	102.896	102.811	102.795	102.697
5.875	103.760	103.883	103.781	103.737	5.125	103.239	103.157	103.141	103.049
6.000	103.979	104.104	104.002	103.961	5.250				

LPMI Product Codes	
1054-01	30 Year Fixed Super Conforming LPMI
1154-01	25 Year Fixed Super Conforming LPMI
1354-01	15 Year Fixed Super Conforming LPMI

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

**Price Adjustments**

Risk Based Adjustments (Terms > 15 years only)								
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters	
Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV <=75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 15y	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000

Loans with Secondary Financing			
All Loans with Subordinate Financing			-0.375
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico >=720
<= 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	01% - 90.00%	-1.000	-0.750
<= 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)				
	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products								
>20 Yr Term		Credit Scores						
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
<=20 Yr Term		Credit Scores						
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms		Credit Scores						
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630

State Adjustments	
Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.150
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other States	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194





[Return to Home Tab](#)

Lock Desk Hours 8:00 am - 4:30 pm Pacific Time  
Email: lockdesk@weslend.com  
Phone: 877-945-4105 ext 3



Effective: 7/1/19 11:33 AM

### WesLend Fixed High Balance

WesLend Fixed High Balance																
1033-99	Conventional 25/30 Yr Fixed HB				1233-99	Conventional 20 Yr Fixed HB				1333-99	Conventional 15 Yr Fixed HB					
1133-99	1053-99				1153-99				1253-99				1353-99			
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		
3.875	100.796	100.744	100.656	100.627	4.000	101.099	101.043	100.980		3.250	100.887	100.864	100.823			
4.000	101.315	101.269	101.176	101.152	4.125	101.119	101.070	101.010		3.375	101.199	101.175	101.135			
4.125	101.688	101.646	101.548	101.529	4.250	101.417	101.376	101.296		3.500	101.511	101.488	101.448			
4.250	101.559	101.553	101.450	101.400	4.375	101.760	101.721	101.642		3.625	101.815	101.792	101.751			
4.375	102.129	102.129	102.021	101.976	4.500	102.099	102.056	101.979		3.750	102.127	102.104	102.064			
4.500	102.585	102.590	102.476	102.437	4.625	102.120	102.075	101.999		3.875	102.249	102.219	102.170			
4.625	102.932	102.943	102.824	102.790	4.750	102.087	102.022	101.921		4.000	102.513	102.482	102.434			
4.750	102.382	102.397	102.273	102.207	4.875	102.398	102.370	102.337		4.125	102.914	102.890	102.850			
4.875	102.924	102.945	102.815	102.754	5.000	102.727	102.699	102.666		4.250	103.113	103.082	103.034			
5.000	103.353	103.380	103.245	103.189	5.125	102.918	102.890	102.856		4.375	103.340	103.309	103.261			
5.125	103.646	103.678	103.538	103.488	5.250	102.901	102.873	102.839		4.500	103.397	103.367	103.318			
5.250	102.901	102.873	102.839		5.375	102.879	102.851	102.823		4.625	103.561	103.530	103.482			
5.375	102.879	102.851	102.823		5.500	103.157	103.129	103.101		4.750	103.145	103.074	103.001			
5.500	103.157	103.129	103.101		5.625	103.383	103.355	103.327		4.875	103.140	103.069	102.995			
5.625	103.383	103.355	103.327		5.750	103.372	103.344	103.316		5.000	103.136	103.065	102.990			
5.750	103.372	103.344	103.316		5.875					5.125	103.131	103.061	102.985			
					6.000					5.250	103.127	103.057	102.980			

1433-99	Conventional 10 Yr Fixed HB				
1453-99	Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.671	100.648	100.608	100.648	
3.375	100.983	100.960	100.919	100.960	
3.500	101.296	101.272	101.232	101.272	
3.625	101.599	101.576	101.536	101.576	
3.750	101.912	101.888	101.848	101.888	
3.875	102.034	102.003	101.955	102.003	
4.000	102.297	102.267	102.218	102.267	
4.125	102.698	102.675	102.634	102.675	
4.250	102.897	102.867	102.818	102.867	
4.375	103.124	103.093	103.045	103.093	
4.500	103.182	103.151	103.103	103.151	
4.625	103.345	103.315	103.266	103.315	
4.750	102.665	102.625	102.593	102.625	
4.875	102.760	102.720	102.688	102.720	
5.000					
5.125					
5.250					

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

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

### Price Adjustments

Risk Based Adjustments (Terms > 15 years or)	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters	
Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV <=75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 15yr	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000

Loans with Secondary Financing				
All Loans with Subordinate Financing				
LTV Range	CLTV Range	Fico <720	Fico >=720	
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250	
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500	
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750	
75.01% - 90.00%	01% - 90.00%	-1.000	-0.750	
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500	

Cash Out (All Terms)				
	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products								
>20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
<=20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms	Credit Scores							
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630

State Adjustments	
Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.100
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor										
	< \$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

[Return to Home Tab](#)



Effective: 7/1/19 11:33 AM

WesLend Government																			
8000-99 8100-99					6000-99 6100-99					8200-99 6200-99					8300-99 6300-99				
FHA/VA 25/30 Yr Fixed					FHA/VA 20 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	Rate	15 Day	30 Day	45 Day	60 Day					
3.250	101.389	101.276	101.214	101.165	3.375	101.859	101.751	101.684	101.640	3.500	101.679	101.654	101.595	101.573					
3.375	101.859	101.751	101.684	101.640	3.500	102.288	102.186	102.114	102.075	3.625	102.010	101.990	101.925	101.908					
3.500	102.288	102.186	102.114	102.075	3.625	102.766	102.648	102.550	102.516	3.750	102.612	102.595	102.525	102.482					
3.625	102.766	102.648	102.550	102.516	3.750	103.121	103.030	102.947	102.919	3.875	102.933	102.922	102.847	102.809					
3.750	103.121	103.030	102.947	102.919	3.875	102.925	102.868	102.780	102.719	4.000	103.241	103.235	103.155	103.122					
3.875	102.925	102.868	102.780	102.719	4.000	103.310	103.227	103.165	103.065	4.125	103.546	103.545	103.460	103.432					
4.000	103.310	103.227	103.165	103.065	4.125	103.804	103.721	103.659	103.460	4.250	103.841	103.846	103.756	103.733					
4.125	103.804	103.721	103.659	103.460	4.250	104.028	103.988	103.885	103.839	4.375	103.936	103.913	103.817	103.764					
4.250	104.028	103.988	103.885	103.839	4.375	103.369	103.324	103.300	103.040	4.500	104.219	104.201	104.100	104.052					
4.375	103.369	103.324	103.300	103.040	4.500	103.849	103.804	103.780	103.336	4.625	104.161	104.134	104.105						
4.500	103.849	103.804	103.780	103.336	4.625	104.332	104.286	104.262	103.728	4.750	104.266	103.030	103.001						
4.625	104.332	104.286	104.262	103.728	4.750	104.273	104.315	104.191	104.127	4.875	103.426	103.399	103.369						
4.750	104.273	104.315	104.191	104.127	4.875	103.999	103.954	103.930	103.503	5.000	103.792	103.763	103.735						
4.875	103.999	103.954	103.930	103.503	5.000	104.311	104.265	104.241	103.773	5.125	104.155	104.126	104.096						
5.000	104.311	104.265	104.241	103.773	5.125	104.755	104.710	104.686		5.250	103.075	103.046	103.015						
5.125	104.755	104.710	104.686		5.250	103.699	103.620	103.596		5.375	103.436	103.408	103.378						
5.250	103.699	103.620	103.596		5.375	103.909	103.864	103.840		5.500									
5.375	103.909	103.864	103.840		5.500	104.400	104.355	104.331		5.625									
5.500	104.400	104.355	104.331		5.625	104.641	104.595	104.571		5.750									
5.625	104.641	104.595	104.571		5.750					5.875									
5.750																			

7000-99 USDA 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day
3.375	101.859	101.751	101.684	101.640
3.500	102.288	102.186	102.114	102.075
3.625	102.766	102.648	102.550	102.516
3.750	103.121	103.030	102.947	102.919
3.875	102.925	102.868	102.780	102.719
4.000	103.310	103.227	103.165	103.065
4.125	103.804	103.721	103.659	103.460
4.250	104.028	103.988	103.885	103.839
4.375	103.369	103.324	103.300	103.040
4.500	103.849	103.804	103.780	103.336
4.625	104.332	104.286	104.262	103.728
4.750	104.273	104.315	104.191	104.127
4.875	103.999	103.954	103.930	103.503
5.000	104.311	104.265	104.241	103.773
5.125	104.755	104.710	104.686	
5.250	103.699	103.620	103.596	
5.375	103.909	103.864	103.840	
5.500	104.400	104.355	104.331	
5.625	104.641	104.595	104.571	
5.750				

Streamline/IRRRL Product Codes			
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL
8137-99	FHA 25 Year Fixed Streamline	6137-99	VA 25 Year IRRRL
8237-99	FHA 20 Year Fixed Streamline	6237-99	VA 20 Year IRRRL
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL

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

**Price Adjustments**

FICO Adjustments	
580 - 599	-2.500
600 - 619	-2.000
620 - 639	-1.250
640 - 659	-0.375
660 - 679	-0.250
680 - 699	0.000
> 700	0.000

Government Adjusters	
VA Loan	-0.250
Manufactured	-1.250
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000

Loan Amount	
\$60,001 - \$75,000	-0.500
\$75,001 - \$100,000	-0.250
\$100,001 - \$125,000	-0.125
\$125,001 - \$225,000	0.000
\$225,001 - \$250,000	0.100

State Adjustments	
<b>Zone 1:</b> NY	-0.100
<b>Zone 2:</b> NV, UT	-0.050
<b>Zone 3:</b> CO, GA, HI, ID, MA, MD, NC	0.000
<b>Zone 4:</b> AL, AZ, CT, DC, IN, ME, MI, MN, MO, NE, NJ	0.050
<b>Zone 5:</b> IA, IL, KS, LA, NH, NM, OH, OK, OR, WA, RI, SC	0.100
<b>Zone 6:</b> AR, FL, MT,	0.150

\*Adjustments to Total loan amount

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>125-150k	>150-175k	>175-200k	>200-250k	>250-300k	>300-350k	>350-500k	>500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



Lock Desk Hours 8:00 am - 4:30 pm Pacific Time  
 Email: lockdesk@weslend.com  
 Phone: 877-945-4105 ext 3

[Return to Home Tab](#)



Effective: 7/1/19 11:33 AM

WesLend Government High Balance										
8033-99 6033-99 FHA/VA 30 Yr Fixed High Balance					8333-99 6333-99 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	
3.500	100.865	100.763	100.691		3.375	100.716	100.694	100.666		
3.625	101.011	100.915	100.837		3.500	101.142	101.120	101.092		
3.750	101.692	101.629	101.546		3.625	101.562	101.540	101.512		
3.875	101.985	101.928	101.840		3.750	101.984	101.962	101.934		
4.000	102.245	102.194	102.100		3.875	101.951	101.922	101.894		
4.125	102.413	102.368	102.269		4.000	102.379	102.351	102.323		
4.250	102.585	102.545	102.441		4.125	102.791	102.763	102.735		
4.375	102.212	102.237	102.129		4.250	103.113	103.085	103.057		
4.500	102.454	102.484	102.370		4.375	101.588	101.580	101.594		
4.625	102.658	102.694	102.575		4.500	101.957	101.949	101.963		
4.750	102.865	102.907	102.783		4.625	102.325	102.317	102.331		
4.875	102.374	102.419	102.289		4.750	102.673	102.665	102.679		
5.000	102.599	102.649	102.514		4.875					
5.125	102.917	102.871	102.847		5.000			0.000		
5.250	102.987	103.048	102.903		5.125					
5.375	102.117	102.072	102.048		5.250					
5.500	102.842	102.849	102.693		5.375					
5.625	103.099	103.054	103.030		5.500					
5.750					5.625					
5.875					5.750					

Streamline/IRRRL Product Codes			
8038-99	FHA 30 Year Fixed High Balance Streamline	6038-99	VA 30 Year High Balance IRRRL
8338-99	FHA 15 Year Fixed High Balance Streamline		

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

**Price Adjustments**

FICO Adjustments	
580 - 599	-2.500
600 - 619	-2.000
620 - 639	-1.250
640 - 659	-0.375
660 - 679	-0.250
680 - 699	0.000
> 700	0.000

Government Adjusters	
VA Loan	-0.250
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000

State Adjustments	
Zone 1: NY	-0.100
Zone 2: NV, UT	-0.050
Zone 3: CO, GA, HI, ID, MA, MD, NC	0.000
Zone 4: AL, AZ, CT, DC, IN, ME, MI, MN, MO, NE, NJ	0.050
Zone 5: IA, IL, KS, LA, NH, NM, OH, OK, OR, WA, RI, SC, TN, VA	0.100
Zone 6: AR, FL, MT, PA	0.150

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



Lock Desk Hours 8:00 am - 4:30 pm Pacific Time  
 Email: lockdesk@weslend.com  
 Phone: 877-945-4105 ext 3

[Return to Home Tab](#)



Effective: 7/1/19 11:33 AM

WesLend Government ARM

8700-99 FHA 5/1 ARM				6700-99 VA 5/1 ARM			
Margin 2.000	Caps 1/1/!	Index: 1 year CMT		Margin 2.000	Caps 1/1/5	Index: 1 year CMT	
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.000	99.224	99.161	99.099	3.000	99.224	99.161	99.099
3.125	99.610	99.547	99.485	3.125	99.610	99.547	99.485
3.250	99.997	99.934	99.872	3.250	99.997	99.934	99.872
3.375	100.629	100.566	100.504	3.375	100.629	100.566	100.504
3.500	101.018	100.955	100.893	3.500	101.018	100.955	100.893
3.625	101.407	101.344	101.282	3.625	101.407	101.344	101.282
3.750	101.807	101.744	101.682	3.750	101.807	101.744	101.682
3.875	101.200	101.137	101.075	3.875	101.200	101.137	101.075
4.000	101.588	101.525	101.463	4.000	101.588	101.525	101.463
4.125	101.976	101.913	101.851	4.125	101.976	101.913	101.851
4.250	102.365	102.302	102.240	4.250	102.365	102.302	102.240
4.375	101.992	101.929	101.867	4.375	101.992	101.929	101.867
4.500	102.379	102.316	102.254	4.500	102.379	102.316	102.254
4.625	102.768	102.705	102.643	4.625	102.768	102.705	102.643
4.750	103.166	103.103	103.041	4.750	103.166	103.103	103.041
4.875				4.875			
5.000				5.000			
5.125				5.125			
5.250				5.250			
5.375				5.375			

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

Price Adjustments

FHA LTV/FICO

	<70	70 - 79.99	80 - 89.99	90 - 94.99	95 - 99.99	>= 100
< 600	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250
600 - 619	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875
620 - 639	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
640 - 659	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
660 - 679	0.000	0.000	0.000	0.000	0.000	0.000
680 - 699	0.125	0.125	0.125	0.125	0.125	0.125
700 - 719	0.125	0.125	0.125	0.125	0.125	0.125
720 - 39	0.125	0.125	0.125	0.125	0.125	0.125
> 740	0.125	0.125	0.125	0.125	0.125	0.125

VA LTV/FICO

	<70	70 - 79.99	80 - 89.99	90 - 94.99	95 - 99.99	>= 100
< 600	-2.375	-2.375	-2.375	-2.375	-2.500	-2.625
600 - 619	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
620 - 639	-1.000	-1.000	-0.875	-0.875	-0.975	-1.000
640 - 659	-0.375	-0.375	-0.375	-0.375	-0.475	-0.500
660 - 679	-0.125	-0.125	-0.125	-0.125	-0.225	-0.250
680 - 699	0.050	0.050	0.000	0.000	-0.100	-0.125
700 - 719	0.100	0.100	0.050	0.000	0.000	0.000
720 - 39	0.125	0.125	0.075	0.000	0.000	0.000
> 740	0.125	0.125	0.100	0.000	0.000	0.000

Loan Amount

<=\$50,000	-0.500
>\$50,000 and <=\$85,000	-0.250
>\$85,000 and <=\$110,000	0.000
>\$110,000 and <=\$150,000	0.000
>\$150,000 and <=\$175,000	0.000
>\$175,000 and <=\$250,000	0.050

State Adjustments

Zone 1: PA, TX	0.125
Zone 2: CT, FL, IA, IL, MI, OH, OK	0.100
Zone 3: AR, DE, GA, IN, KS, LA, MN, MO, MS, NC, ND, NH, NJ, NY, OR, SC, SD	0.050
Zone 4: AL, AZ, CO, DC, ID, KY, MA, MD, ME, MT, NM, RI, TN, UT, VA, VT, WA, WV	0.000
Zone 5: CA, NV	-0.125

\*Adjustments to Total loan amount

	Wholesale Fee Buyout Option Price Adjustor									
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



[Return to Home Tab](#)



Effective: 7/1/19 11:33 AM

HomeReady

1021-00 1024-00 Home Ready 30 Yr Fixed					1221-00 1224-00 Home Ready 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	100.159	100.144	100.128		3.875	101.214	101.199	101.183	
3.750	100.256	100.240	100.224		4.000	101.607	101.591	101.576	
3.875	100.746	100.731	100.715		4.125	101.865	101.850	101.834	
4.000	101.352	101.337	101.321		4.250	102.285	102.269	102.253	
4.125	101.411	101.395	101.380		4.375	102.646	102.630	102.615	
4.250	101.703	101.688	101.672		4.500	102.986	102.970	102.955	
4.375	102.064	102.049	102.033		4.625	102.945	102.929	102.913	
4.500	102.438	102.422	102.407		4.750	103.425	103.410	103.394	
4.625	102.562	102.546	102.531		4.875	103.801	103.785	103.770	
4.750	102.921	102.905	102.890		5.000	103.984	103.968	103.952	
4.875	103.330	103.314	103.299		5.125	104.126	104.110	104.095	
5.000	103.538	103.522	103.507		5.250	104.003	103.987	103.972	
5.125	103.766	103.751	103.735		5.375				
5.250					5.500				
5.375					5.625				
5.500					5.750				
5.625					5.875				
5.750					6.000				
5.875					6.125				
6.000					6.250				

Cumulative Price Adjustment Caps		
FICO	LTV ≤80	LTV >80
< 680	-1.500	-1.500
> 680	-1.500	0.000

Caps: does not include escrow waiver, LPMI & State adj's, or Loan amt adj's

Extension and Re-lock Fees			
Days	Fee	Re-Lock	Fee
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters

\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001+\$275,000	0.000
Escrow Waiver (Except CA and NY)	-0.250
Attached Condo >75 LTV & Term > 15y	-0.750

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico ≥720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

LPMI Adjustments - HomeReady

>20 Yr Term	Credit Scores *LPMI LLPAs not subject to HomeReady LLPA Caps							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.310	-1.880	-2.360	-2.780	-3.450	-4.610	-5.060	-5.590
95 - 90.01%	-1.200	-1.690	-2.100	-2.480	-3.080	-4.040	-4.330	-4.630
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
<=20 Yr Term	Credit Scores *LPMI LLPAs not subject to HomeReady LLPA Caps							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.000	-1.270	-1.550	-1.810	-2.200	-2.770	-3.000	-3.240
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms	Credit Scores *LPMI LLPAs not subject to HomeReady LLPA Caps							
Second Home	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Investment Property	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.100
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other State	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

[Return to Home Tab](#)



Effective: 7/1/19 11:33 AM

HomePossible						
	1022-00	Home Possible 30 Yr Fixed				
	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
		3.625	101.330	101.261	101.256	101.164
		3.750	101.625	101.577	101.552	101.456
		3.875	102.128	102.089	102.064	101.980
		4.000	102.682	102.651	102.627	102.569
		4.125	102.665	102.655	102.631	102.581
		4.250	102.897	102.901	102.858	102.780
		4.375	103.217	103.224	103.181	103.110
		4.500	103.545	103.548	103.505	103.440
		4.625	103.552	103.554	103.510	103.449
		4.750	103.698	103.703	103.640	103.538
		4.875	104.085	104.098	104.035	103.942
		5.000	104.309	104.327	104.264	104.180
		5.125	104.291	104.324	104.241	104.142
		5.250	104.603	104.642	104.559	104.468
		5.375	104.978	105.021	104.938	104.856
		5.500	105.194	105.240	105.158	105.078
		5.625	105.342	105.457	105.355	105.301
		5.750	105.605	105.724	105.622	105.574
		5.875	105.862	105.985	105.883	105.839
		6.000	106.081	106.206	106.104	106.063

Cumulative Price Adjustment Caps		
FICO	LTV ≤80	LTV >80
< 680	-1.500	-1.500
> 680	-1.500	0.000

Caps: does not include escrow waiver, LPMI & State adj's, or Loan amt adj's

Extension and Re-lock Fees			
Days	Fee	Re-Lock	Fee
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

**Price Adjustments**

Risk Based Adjustments (Terms > 15 years only)								
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters	
\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001 +\$275,000	0.000
Escrow Waiver (Except CA and NY)	-0.250
Attached Condo >75 LTV & Term > 15y	-0.750

Loans with Secondary Financing	
All Loans with Subordinate Financing	-0.500

LPMI Adjustments - Home Possible								
>20 Yr Term	Credit Scores *LPMI LLPAs not subject to Home Possible LLPA Caps							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.310	-1.880	-2.360	-2.780	-3.450	-4.610	-5.060	-5.590
95 - 90.01%	-1.200	-1.690	-2.100	-2.480	-3.080	-4.040	-4.330	-4.630
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
<=20 Yr Term	Credit Scores *LPMI LLPAs not subject to Home Possible LLPA Caps							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.000	-1.270	-1.550	-1.810	-2.200	-2.770	-3.000	-3.240
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms	Credit Scores *LPMI LLPAs not subject to Home Possible LLPA Caps							
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630

State Adjustments	
Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.100
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other States	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



Lock Desk Hours 8:00 am - 4:30 pm Pacific Time  
 Email: lockdesk@weslend.com  
 Phone: 877-945-4105 ext 3

[Return to Home Tab](#)



Effective: 7/1/19 11:33 AM

WesLend ARM																							
1700-77 Margin 2.25				5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25				7/1 LIBOR ARM Caps 5/2/5				1900-77 Margin 2.25				10/1 LIBOR ARM Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	98.994	98.990	98.965	2.750	98.656	98.643	98.617	3.000	99.301	99.288	99.249	3.125	99.810	99.803	99.758	3.250	100.162	100.158	100.108	3.375	100.486	100.484	100.429
2.875	99.314	99.313	99.283	2.875	99.091	99.083	99.052	3.125	99.964	99.964	99.923	3.250	100.210	100.215	100.169	3.375	100.444	100.449	100.398	3.500	100.756	100.708	100.666
3.000	99.638	99.639	99.604	3.000	99.528	99.524	99.488	3.625	101.111	101.063	101.020	3.750	101.364	101.316	101.273	3.875	101.596	101.548	101.505	4.000	101.839	101.791	101.749
3.125	99.962	99.966	99.925	3.125	99.964	99.964	99.923	4.125	102.085	102.037	101.995	4.250	102.355	102.308	102.265	4.375	101.191	101.085	102.541	4.500	101.412	101.301	101.209
3.250	100.210	100.215	100.169	3.250	100.286	100.289	100.243	4.425	102.445	102.463	102.380	4.500	102.575	102.527	102.485	4.625	102.012	101.896	101.800				
3.375	100.444	100.449	100.398	3.375	100.588	100.593	100.542																
3.500	100.756	100.708	100.666	3.500	100.891	100.898	100.842																
3.625	101.111	101.063	101.020	3.625	101.197	101.206	101.144																
3.750	101.364	101.316	101.273	3.750	101.504	101.515	101.448																
3.875	101.596	101.548	101.505	3.875	101.813	101.826	101.754																
4.000	101.839	101.791	101.749	4.000	102.128	102.143	102.066																
4.125	102.085	102.037	101.995	4.125	102.445	102.463	102.380																
4.250	102.355	102.308	102.265	4.250	102.353	102.305	102.263																
4.375	101.191	101.085	102.541	4.375	102.575	102.527	102.485																
4.500	101.412	101.301	101.209	4.500	101.798	101.687	101.595																
				4.625	102.012	101.896	101.800																

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

**Price Adjustments**

**Risk Based Adjustments (Terms > 15 years only)**

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

**Conventional Adjusters**

\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV <=75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 15yr	-0.750
2-4 Units	-1.000

**Loans with Secondary Financing**

All Loans with Subordinate Financing	-0.375		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico >=720
<= 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
<= 95.00%	95.01% - 97.00%	-1.500	-1.500

**Cash Out (All Terms)**

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

**LPMI Adjustments - All LPMI Products**

>20 Yr Term	Credit Scores								
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350	
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460	
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080	
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520	
<=20 Yr Term	Credit Scores								
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270	
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520	
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290	
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550	
All Terms	Credit Scores								
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230	
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630	

**State Adjustments**

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.100
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

**Wholesale Fee Buyout Option Price Adjustor**

	\$60-100k	>100-125k	>\$125-150k	>\$150-175	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other State	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



Effective: 7/1/19 11:33 AM

WesLend ARM High Balance

1733-77 5/1 LIBOR ARM High Balance					1833-77 7/1 LIBOR ARM High Balance					1933-77 10/1 LIBOR ARM High Balance				
Margin 2.25					Margin 2.25					Margin 2.25				
Caps 2/2/5					Caps 5/2/5					Caps 5/2/5				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
2.750	99.143	99.140	99.115		2.750	98.674	98.661	98.636		3.000	99.391	99.378	99.339	
2.875	99.460	99.459	99.428		2.875	99.106	99.098	99.067		3.125	99.894	99.887	99.843	
3.000	99.777	99.778	99.742		3.000	99.538	99.534	99.498		3.250	100.240	100.236	100.186	
3.125	100.097	100.101	100.060		3.125	99.970	99.970	99.929		3.375	100.559	100.557	100.502	
3.250	100.343	100.347	100.301		3.250	100.289	100.292	100.246		3.500	100.876	100.877	100.817	
3.375	100.577	100.583	100.532		3.375	100.591	100.596	100.545		3.625	101.195	101.199	101.133	
3.500	100.815	100.822	100.765		3.500	100.894	100.901	100.844		3.750	101.498	101.503	101.433	
3.625	101.057	101.064	101.002		3.625	101.200	101.209	101.147		3.875	101.801	101.808	101.733	
3.750	101.321	101.329	101.262		3.750	101.508	101.519	101.452		4.000	102.110	102.119	102.039	
3.875	101.589	101.598	101.526		3.875	101.819	101.832	101.760		4.125	102.423	102.435	102.349	
4.000	101.857	101.867	101.790		4.000	102.134	102.149	102.072		4.250	102.650	102.662	102.571	
4.125	102.128	102.139	102.057		4.125	102.453	102.470	102.387		4.375	102.867	102.879	102.783	
4.250	102.388	102.401	102.313		4.250	102.737	102.756	102.668		4.500	103.085	103.098	102.997	
4.375	102.648	102.661	102.568		4.375	103.018	103.038	102.945		4.625	103.305	103.318	103.211	
4.500	102.907	102.921	102.823		4.500	103.299	103.321	103.222		4.750	103.500	103.500	103.427	
4.625	103.166	103.181	103.078		4.625	103.500	103.500	103.500		4.875	103.500	103.500	103.500	103.500
4.750	103.341	103.355	103.247		4.750					5.000				
4.875	103.500	103.500	103.404		4.875					5.125				
5.000	103.500	103.500	103.500	103.491	5.000					5.250				
5.125					5.125					5.375				

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters

Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV <=75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 15y	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000
HighBal ARM LTV/CLTV <=75	-0.750
HighBal ARM LTV/CTV >75	-1.500

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico >=720
<= 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
<= 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products

>20 Yr Term	Credit Scores								
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350	
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460	
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080	
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520	
<=20 Yr Term	Credit Scores								
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270	
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520	
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290	
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550	
All Terms	Credit Scores								
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230	
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630	

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.100
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	\$150-175	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other States	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

[Return to Home Tab](#)



Effective: 7/1/19 11:33 AM

WesLend Jumbo								
3000-21 Jumbo 30 Yr Fixed			3300-21 Jumbo 15 Yr Fixed					
Rate	30 Day	45 Day	Rate	30 Day	45 Day			
4.000	99.573	99.479	3.750	99.939	99.814			
4.125	99.853	99.759	3.875	100.438	100.313			
4.250	100.087	99.994	4.000	100.647	100.522			
4.375	100.354	100.260	4.125	100.868	100.743			
4.500	100.596	100.503	4.250	101.178	101.053			
4.625	100.771	100.677	4.375	101.469	101.344			
4.750	100.983	100.890	4.500	101.668	101.543			
4.875	101.267	101.174	4.625					
5.000	101.535	101.441	4.750					
5.125	101.798	101.704	4.875					
5.250	101.992	101.899	5.000					
5.375			5.125					
5.500			5.250					
5.625			5.375					
5.750			5.500					
5.875			5.625					
6.000			5.750					
6.125			5.875					
6.250			6.000					
6.375			6.125					

3700-21 Jumbo 5/1 ARM Margin 2.25 Caps 2/2/5			3800-21 Jumbo 7/1 ARM Margin 2.25 Caps 5/2/5			3900-21 Jumbo 10/1 ARM Margin 2.25 Caps 5/2/5		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
3.500	98.718	98.593	3.500	98.092	97.967	3.625	97.512	97.387
3.625	99.015	98.890	3.625	98.452	98.327	3.750	98.109	97.984
3.750	99.299	99.174	3.750	98.867	98.742	3.875	98.551	98.426
3.875	99.659	99.534	3.875	99.419	99.294	4.000	98.910	98.785
4.000	99.976	99.851	4.000	99.695	99.570	4.125	99.110	98.985
4.125	100.275	100.150	4.125	100.011	99.886	4.250	99.454	99.329
4.250	100.556	100.431	4.250	100.301	100.176	4.375	99.759	99.634
4.375	100.819	100.694	4.375	100.567	100.442	4.500	100.029	99.904
4.500	101.087	100.962	4.500	100.809	100.684	4.625		
4.625			4.625			4.750		
4.750			4.750			4.875		
4.875			4.875			5.000		
5.000			5.000			5.125		
5.125			5.125			5.250		
5.250			5.250			5.375		
5.375			5.375			5.500		
5.500			5.500			5.625		
5.625			5.625			5.750		
5.750			5.750			5.875		
5.875			5.875			6.000		

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

**Price Adjustments**  
 Max Lender Credit after Adjustments: 101.375

Loan Level Price Adjustments	<=60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90
Purchase Special	0.375	0.375	0.375	0.375	0.250	0.000	0.000
>1.5mm-\$2.0mm	0.000	0.000	0.000	0.000	-0.500	-0.500	-0.500
>2.0mm-\$2.5mm	0.000	0.000	0.000	-0.250	-0.500	-0.500	-0.500
760+ Fico	0.500	0.375	0.250	0.000	-0.250	-0.375	-0.625
740-759 Fico	0.375	0.250	0.125	-0.125	-0.375	-0.750	-0.750
720-739 Fico	0.250	0.125	0.000	-0.500	-1.000	-1.000	-1.250
700-719 Fico	0.250	0.000	-0.250	-0.750	-1.250	-1.500	-1.750
680-699 Fico	0.125	-0.125	-0.375	-0.750	-1.250	-2.250	-2.500
Second Home	0.000	0.000	-0.500	-0.500	n/a	n/a	n/a
Investment Property	-1.000	-1.500	n/a	n/a	n/a	n/a	n/a
Condo	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
Cash Out Refi	-0.500	-0.500	-0.500	-1.500	n/a	n/a	n/a
2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	n/a	n/a
DTI >40	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
<b>LTV &gt; 80% w/No MI (in addition to above adjustments)</b>							
No MI w/760+ Fico	n/a	n/a	n/a	n/a	n/a	-0.375	-1.000
No MI w/740-759 Fico	n/a	n/a	n/a	n/a	n/a	-0.375	-1.125
No MI w/720-739 Fico	n/a	n/a	n/a	n/a	n/a	-0.375	n/a