



Effective: 9/11/19 11:57 AM

**BORROWER PAID RATE SHEET**

WesLend Financial Rate Sheet

Table of Contents

Tab	Product		
<a href="#">2</a>	Fixed Agency	<a href="#">8</a>	Government ARM
<a href="#">3</a>	Fixed Agency High Bal	<a href="#">9</a>	HomeReady
<a href="#">4</a>	Fixed Conforming	<a href="#">10</a>	HomePossible
<a href="#">5</a>	Fixed High Balance	<a href="#">11</a>	ARM
<a href="#">6</a>	Government	<a href="#">12</a>	ARM HB
<a href="#">7</a>	Government 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 5:30 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.



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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
3.000	98.435	98.380	98.336	98.284	3.000	99.386	99.335	99.294	99.245	2.750	99.709	99.663	99.580	99.392
3.125	99.260	99.112	99.063	98.969	3.125	99.974	99.918	99.883	99.828	2.875	100.221	100.176	100.095	99.857
3.250	99.960	99.912	99.863	99.624	3.250	100.570	100.519	100.427	100.364	3.000	100.643	100.597	100.554	100.488
3.375	100.644	100.595	100.547	100.242	3.375	101.090	101.038	100.953	100.865	3.125	101.211	101.165	101.122	101.013
3.500	101.086	101.038	100.989	100.800	3.500	101.493	101.442	101.359	101.285	3.250	101.621	101.569	101.486	101.402
3.625	101.493	101.430	101.394	101.316	3.625	102.078	102.013	101.933	101.712	3.375	101.965	101.914	101.830	101.771
3.750	101.855	101.821	101.762	101.133	3.750	102.551	102.487	102.408	102.219	3.500	102.317	102.142	102.067	102.002
3.875	102.295	102.261	102.202	101.678	3.875	102.935	102.871	102.794	102.691	3.625	102.934	102.759	102.610	102.294
4.000	102.755	102.720	102.661	102.179	4.000	103.340	103.276	103.200	103.092	3.750	103.070	102.895	102.767	102.686
4.125	102.893	102.844	102.785	102.613	4.125	103.655	103.558	103.531	103.434	3.875	103.172	103.092	103.093	103.013
4.250	103.289	103.262	103.237	102.301	4.250	103.875	103.773	103.812	103.711	4.000	103.534	103.470	103.382	103.238
4.375	103.597	103.546	103.521	102.793	4.375	104.348	104.240	104.285	104.178	4.125	104.115	103.947	103.899	103.420
4.500	103.945	103.892	103.867	103.212	4.500	104.713	104.599	104.649	104.537	4.250	104.286	104.143	104.095	103.828
4.625	104.112	104.084	104.059	103.493	4.625	104.906	104.787	104.843	104.725	4.375	104.503	104.454	104.405	104.172
4.750	104.432	104.305	104.296	103.400	4.750	105.037	104.913	104.972	104.849	4.500	104.610	104.556	104.529	104.423
4.875	104.808	104.681	104.664	103.822	4.875	105.476	105.347	105.411	105.283	4.625	104.599	104.551	104.501	103.919
5.000	105.031	104.904	104.887	104.178	5.000	105.790	105.656	105.726	105.593	4.750	104.594	104.547	104.496	104.256
5.125	105.151	105.024	105.014	104.483	5.125	106.022	105.883	105.958	105.820	4.875	104.752	104.631	104.608	104.486
5.250	105.291	105.263	105.257	104.716	5.250	106.076	105.932	106.010	105.867	5.000	104.919	104.792	104.774	104.647
5.375	105.315	105.162	105.243	105.092	5.375	106.200	106.200	106.200	106.200	5.125	103.017	102.885	102.933	102.801
5.500					5.500					5.250				
5.625					5.625					5.375				
5.750					5.750					5.500				
5.875					5.875					5.625				
6.000					6.000					5.750				

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 o

	<=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 > 15yr	-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 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%	35%	1.69	2.44	3.11	3.71	4.61	6.19	6.71	7.35
95%-90.01%	30%	1.39	1.95	2.44	2.89	3.56	4.73	5.14	5.7
90%-85.01%	25%	1.05	1.5	1.84	2.21	2.7	3.71	3.94	4.31
85% & Below	12%	0.53	0.64	0.75	0.86	1.01	1.35	1.5	1.61
<= 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%	35%	1.51	2.26	2.93	3.43	4.33	5.8	6.32	6.96
95%-90.01%	25%	1.02	1.51	1.92	2.2	2.8	3.66	4.04	4.49
90%-85.01%	12%	0.53	0.72	0.91	1	1.22	1.6	1.75	1.94
85% & Below	6%	0.45	0.45	0.45	0.45	0.45	0.45	0.47	0.55
Premium Adjustments	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	620-639
Rate & Term Refinance	0	0	0	0	0	0	0	0	0
Cash Out Refinance	0.54	0.6	0.7	N/A	N/A	N/A	N/A	N/A	N/A
Second Home	0.36	0.39	0.49	0.6	0.7	1.23	1.27	1.35	1.35
Investment Property (Max 85% LTV)	1.02	1.19	1.33	1.5	1.75	1.9	2	2.63	2.63
3-4 - Unit Property	1.02	1.19	1.33	1.5	N/A	N/A	N/A	N/A	N/A
Manufactured	0.54	0.6	0.7	0.85	1.05	1.5	1.65	1.8	1.8
>45% DTI	95.01%-97%	0.38	0.62	0.76	1.06	1.24	1.42	1.6	1.82
	90.01%-95%	0.35	0.44	0.57	0.72	1	1.12	1.27	1.53
	85.01%-90%	0.28	0.39	0.5	0.62	0.75	0.89	1.01	1.25
	80.01%-85%	0.11	0.17	0.22	0.3	0.38	0.42	0.44	0.49

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, HI, 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
Zone 8: HI	-0.250

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
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[Return to Home Tab](#)



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**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	101.068	101.057	101.046	101.016	2.875	99.413	99.369	99.379	99.250
3.750	101.502	101.469	101.439	101.368	3.000	99.771	99.749	99.740	99.624
3.875	101.978	101.945	101.915	101.857	3.125	100.164	100.142	100.133	100.019
4.000	102.476	102.443	102.413	102.363	3.250	101.668	101.646	101.637	101.529
4.125	102.467	102.433	102.403	102.345	3.375	102.014	101.998	101.989	101.884
4.250	102.736	102.680	102.631	102.627	3.500	102.087	102.073	102.064	101.957
4.375	103.010	102.954	102.905	102.904	3.625	102.209	102.191	102.163	102.070
4.500	103.252	103.196	103.147	103.149	3.750	102.799	102.779	102.750	102.658
4.625	103.262	103.207	103.157	103.161	3.875	102.994	102.970	102.942	102.850
4.750	103.306	103.229	103.160	103.158	4.000	103.385	103.363	103.334	103.244
4.875	103.565	103.487	103.419	103.421	4.125	102.913	102.850	102.802	102.730
5.000	103.805	103.727	103.658	103.664	4.250	103.365	103.302	103.253	103.182
5.125	103.520	103.421	103.332	103.236	4.375	103.711	103.646	103.598	103.528
5.250	103.946	103.846	103.758	103.666	4.500	102.047	101.929	101.860	101.652
5.375	104.217	104.095	103.988	104.029	4.625	102.495	102.375	102.306	102.099
5.500	104.469	104.348	104.240	104.284	4.750				
5.625	104.366	104.244	104.136	104.185	4.875				
5.750	104.671	104.549	104.441	104.493	5.000				
5.875	104.929	104.807	104.700	104.753	5.125				
6.000	105.118	104.997	104.889	104.943	5.250				

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 > 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	-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

**State Adjustments**

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





Lock Desk Hours 8:00 am - 5:30 pm Pacific Time  
 Email: lockdesk@weslend.com  
 Phone: 877-945-4105 ext 3

[Return to Home Tab](#)



Effective: 9/11/19 11:57 AM

WesLend Fixed High Balance

1033-99 1133-99					1233-99 1153-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	99.292	99.144	99.096	98.474	3.250	98.441	98.397	98.336		2.750	99.184	99.155	99.126	
3.375	99.857	99.709	99.660	99.131	3.375	99.038	98.994	98.942		2.875	99.539	99.510	99.481	
3.500	100.235	100.087	100.039	99.716	3.500	99.566	99.523	99.474		3.000	99.970	99.940	99.911	
3.625	100.469	100.361	100.310	100.232	3.625	99.806	99.764	99.715		3.125	100.352	100.322	100.293	
3.750	101.150	101.065	101.019	100.936	3.750	100.385	100.325	100.263		3.250	100.708	100.671	100.636	
3.875	101.783	101.693	101.652	101.564	3.875	100.902	100.844	100.790		3.375	100.988	100.952	100.916	
4.000	102.313	102.217	102.182	102.088	4.000	101.423	101.366	101.315		3.500	101.354	101.317	101.282	
4.125	102.691	102.590	102.560	102.461	4.125	101.445	101.387	101.329		3.625	101.642	101.605	101.569	
4.250	102.373	102.266	102.303	102.198	4.250	101.715	101.656	101.602		3.750	101.897	101.860	101.824	
4.375	102.963	102.851	102.893	102.783	4.375	102.076	102.019	101.966		3.875	101.996	101.960	101.924	
4.500	103.420	103.303	103.350	103.235	4.500	102.335	102.280	102.228		4.000	102.280	102.244	102.208	
4.625	103.760	103.638	103.690	103.570	4.625	102.360	102.307	102.257		4.125	102.678	102.641	102.605	
4.750	103.348	103.221	103.277	103.152	4.750	102.353	102.321	102.260		4.250	102.828	102.791	102.755	
4.875	103.899	103.767	103.828	103.698	4.875	102.398	102.366	102.309		4.375	103.041	103.004	102.968	
5.000	104.328	104.191	104.257	104.122	5.000	102.657	102.625	102.572		4.500	103.109	103.073	103.037	
5.125	104.608	104.465	104.537	104.396	5.125	102.643	102.573	102.522		4.625	103.217	103.180	103.144	
					5.250	102.381	102.314	102.265		4.750	102.964	102.902	102.849	

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.750	98.969	98.939	98.910	
2.875	99.324	99.295	99.266	
3.000	99.754	99.725	99.696	
3.125	100.136	100.107	100.078	
3.250	100.492	100.456	100.420	
3.375	100.773	100.736	100.700	
3.500	101.138	101.102	101.066	
3.625	101.426	101.389	101.354	
3.750	101.681	101.644	101.609	
3.875	101.781	101.744	101.708	
4.000	102.065	102.028	101.992	
4.125	102.462	102.425	102.390	
4.250	102.612	102.575	102.540	
4.375	102.825	102.788	102.753	
4.500	102.894	102.857	102.821	
4.625	103.001	102.964	102.928	
4.750	102.369	102.339	102.311	

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 o								
	<=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				-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

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



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WesLend Government																						
8000-99		6000-99		FHA/VA 25/30 Yr Fixed					8200-99		FHA/VA 20 Yr Fixed					8300-99		FHA/VA 15 Yr Fixed				
8100-99		6100-99							6200-99							6300-99						
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			
2.750	100.192	99.935	99.779							3.250	101.911	101.812	101.715	101.652	2.750	100.181	100.148	100.134	100.101			
2.875	100.595	100.393	100.276							3.375	102.327	102.257	102.165	102.097	2.875	100.566	100.527	100.519	100.480			
3.000	101.317	100.922	100.828							3.500	102.747	102.672	102.585	102.512	3.000	100.941	100.897	100.894	100.850			
3.125	101.958	101.458	101.363							3.625	103.204	103.123	103.041	102.963	3.125	101.324	101.275	101.277	101.229			
3.250	102.473	101.969	101.874	101.652						3.750	103.634	103.548	103.471	103.388	3.250	101.772	101.634	101.641	101.587			
3.375	103.065	102.687	102.165	102.097						3.875	103.299	103.208	103.197	103.109	3.375	102.195	101.879	101.859	101.800			
3.500	103.625	103.067	102.585	102.512						4.000	103.642	103.555	103.541	103.447	3.500	102.616	102.225	102.210	102.146			
3.625	104.100	103.123	103.041	102.963						4.125	104.088	104.024	103.985	103.864	3.625	103.033	102.566	102.556	102.486			
3.750	103.949	103.548	103.471	103.388						4.250	104.484	104.378	104.383	104.279	3.750	103.138	103.063	103.057	102.983			
3.875	104.056	103.799	103.197	103.109						4.375	103.705	103.635	103.634	103.524	3.875	103.538	103.397	103.396	103.316			
4.000	104.548	104.313	103.541	103.447						4.500	104.165	104.109	104.070	103.817	4.000	103.802	103.717	103.721	103.636			
4.125	104.967	104.498	103.985	103.864						4.625	104.647	104.591	104.552	104.234	4.125	104.121	104.030	104.040	103.950			
4.250	104.711	104.502	104.383	104.279						4.750	104.843	104.716	104.772	104.647	4.250	104.429	104.333	104.348	104.252			
4.375	104.661	104.503	103.634	103.524						4.875	104.373	104.345	104.321	103.819	4.375	104.508	104.407	104.364	104.263			
4.500	105.135	104.841	104.070	103.817						5.000	104.694	104.666	104.642	104.076	4.500	104.804	104.698	104.659	104.553			
4.625	105.567	105.053	104.552	104.234						5.125	105.158	105.130	105.106		4.625	104.725	104.679	104.640				
4.750	105.409	105.105	104.772	104.647						5.250	104.387	104.359	104.335		4.750	103.623	103.595	103.571				
4.875	105.719	105.107	104.321	103.819						5.375	104.642	104.614	104.590		4.875	103.990	103.962	103.938				
5.000	105.975	105.361	104.642	104.076						5.500	105.149	105.121	105.096		5.000	104.356	104.328	104.304				
5.125	106.354	105.369	105.106							5.625	105.410	105.382	105.358		5.125	104.720	104.692	104.668				

7000-99		USDA 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day		
3.250	101.877	101.812	101.715	101.652		
3.375	102.327	102.257	102.165	102.097		
3.500	102.747	102.672	102.585	102.512		
3.625	103.204	103.123	103.041	102.963		
3.750	103.634	103.548	103.471	103.388		
3.875	103.299	103.208	103.197	103.109		
4.000	103.642	103.555	103.541	103.447		
4.125	104.088	104.024	103.985	103.864		
4.250	104.484	104.378	104.383	104.279		
4.375	103.705	103.635	103.634	103.524		
4.500	104.165	104.109	104.070	103.817		
4.625	104.647	104.591	104.552	104.234		
4.750	104.843	104.716	104.772	104.647		
4.875	104.373	104.345	104.321	103.819		
5.000	104.694	104.666	104.642	104.076		
5.125	105.158	105.130	105.106			
5.250	104.387	104.359	104.335			
5.375	104.642	104.614	104.590			
5.500	105.149	105.121	105.096			
5.625	105.410	105.382	105.358			

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	
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	0.100
Zone 6: 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



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WesLend Government High Balance										
8033-99 6033-99					8333-99 6333-99					
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	
3.250	100.867	100.802	100.705		2.750	99.027	99.011	98.998		
3.375	101.237	101.167	101.075		2.875	99.484	99.468	99.455		
3.500	101.571	101.496	101.409		3.000	99.921	99.905	99.892		
3.625	101.926	101.672	101.590		3.125	100.348	100.332	100.319		
3.750	101.988	101.844	101.784		3.250	100.765	100.749	100.737		
3.875	102.010	101.894	101.884		3.375	100.790	100.767	100.748		
4.000	102.265	102.158	102.153		3.500	101.206	101.183	101.164		
4.125	102.539	102.342	102.342		3.625	101.631	101.607	101.588		
4.250	102.672	102.568	102.548		3.750	102.045	102.022	102.003		
4.375	102.719	102.159	102.200		3.875	101.876	101.853	101.834		
4.500	102.887	102.444	102.452		4.000	102.303	102.280	102.261		
4.625	103.319	102.764	102.751		4.125	102.619	102.596	102.577		
4.750	103.143	103.050	103.037		4.250	102.932	102.909	102.890		
4.875	102.845	102.676	102.710		4.375	101.398	101.336	101.285		
5.000	103.366	102.991	103.025		4.500	101.764	101.702	101.651		
5.125	102.972	102.843	102.868		4.625	102.120	102.058	102.007		
5.250	103.172	103.024	103.068		4.750	102.403	102.341	102.290		
5.375	102.244	102.216	100.065		4.875					
5.500	103.318	103.159	103.212		5.000					
5.625	103.263	103.235	101.084		5.125					

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



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**WesLend Government ARM**

8700-99 FHA 5/1 ARM				6700-99 VA 5/1 ARM			
Margin 2.000		Caps 1/1/1	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
2.750	96.297	96.267	96.244	2.750	96.297	96.267	96.244
2.875	96.579	96.545	96.520	2.875	96.579	96.545	96.520
3.000	99.767	99.704	99.642	3.000	99.767	99.704	99.642
3.125	100.150	100.087	100.025	3.125	100.150	100.087	100.025
3.250	100.533	100.470	100.408	3.250	100.533	100.470	100.408
3.375	100.599	100.536	100.474	3.375	100.599	100.536	100.474
3.500	100.983	100.920	100.858	3.500	100.983	100.920	100.858
3.625	101.368	101.305	101.243	3.625	101.368	101.305	101.243
3.750	101.753	101.690	101.628	3.750	101.753	101.690	101.628
3.875	101.785	101.722	101.660	3.875	101.785	101.722	101.660
4.000	102.180	102.117	102.055	4.000	102.180	102.117	102.055
4.125	102.566	102.503	102.441	4.125	102.566	102.503	102.441
4.250	102.952	102.889	102.827	4.250	102.952	102.889	102.827
4.375	102.242	102.179	102.117	4.375	102.242	102.179	102.117
4.500	102.636	102.573	102.511	4.500	102.636	102.573	102.511
4.625	103.021	102.958	102.896	4.625	103.021	102.958	102.896
4.750	103.416	103.353	103.291	4.750	103.416	103.353	103.291
4.875				4.875			
5.000				5.000			
5.125				5.125			

**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**

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





Effective: 9/11/19 11:57 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	
3.250	98.899	98.860	98.821		3.250	99.257	99.218	99.178		
3.375	99.523	99.484	99.445		3.375	99.828	99.789	99.749		
3.500	99.931	99.892	99.853		3.500	100.237	100.198	100.159		
3.625	100.313	100.274	100.235		3.625	100.824	100.785	100.745		
3.750	100.611	100.572	100.533		3.750	101.248	101.209	101.170		
3.875	101.117	101.078	101.039		3.875	101.556	101.517	101.478		
4.000	101.529	101.490	101.451		4.000	101.922	101.883	101.844		
4.125	101.840	101.801	101.762		4.125	102.118	102.079	102.040		
4.250	102.249	102.210	102.171		4.250	102.568	102.529	102.490		
4.375	102.622	102.583	102.544		4.375	102.909	102.870	102.831		
4.500	102.973	102.933	102.894		4.500	103.165	103.126	103.087		
4.625	103.124	103.085	103.046		4.625	103.361	103.322	103.283		
4.750	103.512	103.473	103.434		4.750	103.737	103.698	103.659		
4.875	103.890	103.851	103.812		4.875	104.100	104.061	104.022		
5.000					5.000	104.281	104.242	104.203		
5.125					5.125	104.301	104.262	104.223		
5.250					5.250	104.578	104.539	104.500		
5.375					5.375					
5.500					5.500					
5.625					5.625					

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		
7 Day	0.150	Re-Lock	0.125
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			
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 - 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%	25%	1.31	1.88	2.36	2.78	3.45	4.61	5.06	5.59
95%-90.01%	25%	1.2	1.69	2.1	2.48	3.08	4.05	4.43	4.88
90%-85.01%	25%	1.05	1.5	1.84	2.21	2.7	3.71	3.94	4.31
85% & Below	12%	0.53	0.64	0.75	0.86	1.01	1.35	1.5	1.61

≤ 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%	25%	1.13	1.7	2.18	2.5	3.17	4.22	4.67	5.2
95%-90.01%	25%	1.02	1.51	1.92	2.2	2.8	3.66	4.04	4.49
90%-85.01%	12%	0.53	0.72	0.91	1	1.22	1.6	1.75	1.94
85% & Below	6%	0.45	0.45	0.45	0.45	0.45	0.45	0.47	0.55

Premium Adjustments									
>45% DTI		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
	95.01%-97%	0.38	0.62	0.76	1.06	1.24	1.42	1.6	1.82
	90.01%-95%	0.35	0.44	0.57	0.72	1	1.12	1.27	1.53
	85.01%-90%	0.28	0.39	0.5	0.62	0.75	0.89	1.01	1.25
	80.01%-85%	0.11	0.17	0.22	0.3	0.38	0.42	0.44	0.49

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: 9/11/19 11:57 AM

HomePossible						
	1022-00	Home Possible 30 Yr Fixed				
	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
		3.250	99.002	98.990	98.980	98.931
		3.375	99.638	99.626	99.615	99.571
		3.500	101.382	101.370	101.359	101.322
		3.625	101.630	101.619	101.608	101.578
		3.750	102.065	102.032	102.002	101.931
		3.875	102.541	102.508	102.478	102.420
		4.000	103.039	103.006	102.976	102.926
		4.125	103.030	102.996	102.966	102.908
		4.250	103.294	103.238	103.189	103.185
		4.375	103.567	103.511	103.462	103.461
		4.500	103.809	103.753	103.704	103.706
		4.625	103.819	103.764	103.714	103.718
		4.750	104.139	104.062	103.993	103.991
		4.875	104.398	104.320	104.252	104.254
		5.000	104.638	104.560	104.491	104.497
		5.125	104.920	104.821	104.732	104.636
		5.250	105.345	105.245	105.157	105.065
		5.375	105.617	105.495	105.388	105.429
		5.500	105.869	105.748	105.640	105.684
		5.625	106.468	106.346	106.238	106.287

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			
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 > 15yr	-0.750

Loans with Secondary Financing	
All Loans with Subordinate Financing	-0.500

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%	25%	1.31	1.88	2.36	2.78	3.45	4.61	5.06	5.59	
95%-90.01%	25%	1.2	1.69	2.1	2.48	3.08	4.05	4.43	4.88	
90%-85.01%	25%	1.05	1.5	1.84	2.21	2.7	3.71	3.94	4.31	
85% & Below	12%	0.53	0.64	0.75	0.86	1.01	1.35	1.5	1.61	
≤ 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%	25%	1.13	1.7	2.18	2.5	3.17	4.22	4.67	5.2	
95%-90.01%	25%	1.02	1.51	1.92	2.2	2.8	3.66	4.04	4.49	
90%-85.01%	12%	0.53	0.72	0.91	1	1.22	1.6	1.75	1.94	
85% & Below	6%	0.45	0.45	0.45	0.45	0.45	0.45	0.47	0.55	
Premium Adjustments										
		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
>45% DTI	95.01%-97%	0.38	0.62	0.76	1.06	1.24	1.42	1.6	1.82	
	90.01%-95%	0.35	0.44	0.57	0.72	1	1.12	1.27	1.53	
	85.01%-90%	0.28	0.39	0.5	0.62	0.75	0.89	1.01	1.25	
	80.01%-85%	0.11	0.17	0.22	0.3	0.38	0.42	0.44	0.49	

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



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time  
 Email: lockdesk@weslend.com  
 Phone: 877-945-4105 ext 3

[Return to Home Tab](#)



Effective: 9/11/19 11:57 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	98.748	98.719	98.707	2.750	98.703	98.669	98.653	2.750	98.529	98.495	98.479	2.750	98.529	98.495	98.479	2.750	98.529	98.495	98.479	2.750	98.529	98.495	98.479
2.875	99.046	99.011	98.994	2.875	99.074	99.034	99.013	2.875	98.979	98.939	98.918	2.875	98.979	98.939	98.918	2.875	98.979	98.939	98.918	2.875	98.979	98.939	98.918
3.000	99.343	99.303	99.281	3.000	99.443	99.398	99.372	3.000	99.426	99.381	99.354	3.000	99.426	99.381	99.354	3.000	99.426	99.381	99.354	3.000	99.426	99.381	99.354
3.125	99.648	99.605	99.565	3.125	99.808	99.758	99.727	3.125	99.869	99.819	99.788	3.125	99.869	99.819	99.788	3.125	99.869	99.819	99.788	3.125	99.869	99.819	99.788
3.250	99.928	99.883	99.845	3.250	100.177	100.122	100.085	3.250	100.186	100.131	100.094	3.250	100.186	100.131	100.094	3.250	100.186	100.131	100.094	3.250	100.186	100.131	100.094
3.375	100.217	100.162	100.124	3.375	100.546	100.485	100.443	3.375	100.484	100.424	100.382	3.375	100.484	100.424	100.382	3.375	100.484	100.424	100.382	3.375	100.484	100.424	100.382
3.500	100.507	100.446	100.403	3.500	100.915	100.849	100.802	3.500	100.782	100.717	100.669	3.500	100.782	100.717	100.669	3.500	100.782	100.717	100.669	3.500	100.782	100.717	100.669
3.625	100.799	100.733	100.685	3.625	101.286	101.215	101.162	3.625	101.081	101.010	100.957	3.625	101.081	101.010	100.957	3.625	101.081	101.010	100.957	3.625	101.081	101.010	100.957
3.750	101.036	100.965	100.912	3.750	101.582	101.507	101.449	3.750	101.365	101.289	101.231	3.750	101.365	101.289	101.231	3.750	101.365	101.289	101.231	3.750	101.365	101.289	101.231
3.875	101.266	101.190	101.131	3.875	101.868	101.787	101.724	3.875	101.646	101.565	101.502	3.875	101.646	101.565	101.502	3.875	101.646	101.565	101.502	3.875	101.646	101.565	101.502
4.000	101.494	101.412	101.348	4.000	102.152	102.066	101.998	4.000	101.924	101.838	101.770	4.000	101.924	101.838	101.770	4.000	101.924	101.838	101.770	4.000	101.924	101.838	101.770
4.125	101.721	101.634	101.565	4.125	102.437	102.346	102.272	4.125	102.202	102.111	102.037	4.125	102.202	102.111	102.037	4.125	102.202	102.111	102.037	4.125	102.202	102.111	102.037
4.250	101.559	101.515	101.473	4.250	101.987	101.943	101.901	4.250	101.926	101.882	101.839	4.250	101.926	101.882	101.839	4.250	101.926	101.882	101.839	4.250	101.926	101.882	101.839
4.375	101.669	101.626	101.583	4.375	102.183	102.140	102.097	4.375	102.132	102.088	102.046	4.375	102.132	102.088	102.046	4.375	102.132	102.088	102.046	4.375	102.132	102.088	102.046
4.500	101.917	101.873	101.830	4.500	102.317	102.273	102.230	4.500	102.232	102.188	102.145	4.500	102.232	102.188	102.145	4.500	102.232	102.188	102.145	4.500	102.232	102.188	102.145
4.625				4.625	100.298	102.390	102.347	4.625				4.625				4.625				4.625			

**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	-1.500	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.500	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-1.000	-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		
<b>The below adds also apply:</b>			
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**

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

[Return to Home Tab](#)



Effective: 9/11/19 11:57 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		Caps 2/2/5		Margin 2.25		Caps 5/2/5		Margin 2.25		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	99.052	99.022	99.010	2.750	98.986	98.952	98.935	2.750	98.832	98.798	98.782
2.875	99.345	99.311	99.294	2.875	99.353	99.314	99.293	2.875	99.278	99.239	99.217
3.000	99.637	99.597	99.575	3.000	99.719	99.674	99.647	3.000	99.723	99.678	99.651
3.125	99.929	99.884	99.856	3.125	100.082	100.032	100.000	3.125	100.163	100.113	100.081
3.250	100.217	100.167	100.134	3.250	100.449	100.394	100.357	3.250	100.476	100.421	100.384
3.375	100.506	100.451	100.413	3.375	100.817	100.757	100.714	3.375	100.770	100.710	100.667
3.500	100.799	100.738	100.695	3.500	101.185	101.119	101.072	3.500	101.063	100.998	100.950
3.625	101.093	101.027	100.979	3.625	101.554	101.484	101.431	3.625	101.357	101.286	101.233
3.750	101.332	101.261	101.208	3.750	101.849	101.774	101.716	3.750	101.637	101.562	101.504
3.875	101.564	101.488	101.429	3.875	102.135	102.054	101.991	3.875	101.916	101.835	101.772
4.000	101.793	101.711	101.647	4.000	102.421	102.335	102.266	4.000	102.194	102.108	102.039
4.125	102.022	101.935	101.866	4.125	102.708	102.617	102.543	4.125	102.473	102.381	102.308
4.250	102.265	102.173	102.099	4.250	102.926	102.830	102.751	4.250	102.741	102.644	102.565
4.375	102.511	102.414	102.334	4.375	103.137	103.035	102.951	4.375	103.010	102.908	102.824
4.500	102.756	102.653	102.569	4.500	103.348	103.241	103.152	4.500	103.282	103.175	103.085
4.625	103.001	102.893	102.804	4.625	103.500	103.448	103.353	4.625	103.500	103.442	103.348
4.750	103.144	103.031	102.936	4.750	103.500	103.500	103.500	4.750	103.500	103.500	103.500
4.875	103.275	103.157	103.056	4.875				4.875			
5.000	103.406	103.283	103.177	5.000				5.000			
5.125	103.500	103.409	103.298	5.125				5.125			

**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 > 15yr	-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							
	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**

<b>Zone 1:</b> NY	-0.100
<b>Zone 2:</b> MA	-0.050
<b>Zone 3:</b> AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
<b>Zone 4:</b> AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
<b>Zone 5:</b> GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
<b>Zone 6:</b> FL	0.100
<b>Zone 7a:</b> TX (w/o Impounds)	0.125
<b>Zone 7b:</b> 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: 9/11/19 11:57 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	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.000			3.750			3.750					
4.125			3.875			3.875					
4.250			4.000			4.000					
4.375			4.125			4.125					
4.500			4.250			4.250					
4.625			4.375			4.375					
4.750			4.500			4.500					
4.875			4.625			4.625					
5.000			4.750			4.750					
5.125			4.875			4.875					
5.250			5.000			5.000					
5.375			5.125			5.125					
5.500			5.250			5.250					
5.625			5.375			5.375					
5.750			5.500			5.500					
5.875			5.625			5.625					
6.000			5.750			5.750					
6.125			5.875			5.875					
6.250			6.000			6.000					
6.375			6.125			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	Rate	30 Day	45 Day	Rate	30 Day	45 Day			
3.500			3.500			3.625			3.625			3.625					
3.625			3.625			3.750			3.750			3.750					
3.750			3.750			3.875			3.875			3.875					
3.875			3.875			4.000			4.000			4.000					
4.000			4.000			4.125			4.125			4.125					
4.125			4.125			4.250			4.250			4.250					
4.250			4.250			4.375			4.375			4.375					
4.375			4.375			4.500			4.500			4.500					
4.500			4.500			4.625			4.625			4.625					
4.625			4.625			4.750			4.750			4.750					
4.750			4.750			4.875			4.875			4.875					
4.875			4.875			5.000			5.000			5.000					
5.000			5.000			5.125			5.125			5.125					
5.125			5.125			5.250			5.250			5.250					
5.250			5.250			5.375			5.375			5.375					
5.375			5.375			5.500			5.500			5.500					
5.500			5.500			5.625			5.625			5.625					
5.625			5.625			5.750			5.750			5.750					
5.750			5.750			5.875			5.875			5.875					
5.875			5.875			6.000			6.000			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