



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4



Effective: 10/2/19 8:53 AM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

Table of Contents	
Tab	Product
<u>2</u>	Fixed Conforming
<u>3</u>	Fixed Conforming HB
<u>4</u>	Fixed Government
<u>5</u>	Fixed Government HB
<u>6</u>	Government Arms
<u>7</u>	Arm Conforming
<u>8</u>	Arm Conforming HB
<u>9</u>	FHLMC-FNMA Specific
<u>10</u>	Jumbo

New Locks

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at 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

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 4

[Return to Home Tab](#)



Effective: 10/2/19 8:54 AM

WesLend Conforming DU and LP

1000-99 1001-99					1200-99 1201-99					1300-99 1301-99				
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.390	100.358	100.326	99.590	3.250	100.557	100.521	100.513	100.437	2.750	99.643	99.536	99.445	99.249
3.375	100.975	100.943	100.911	100.194	3.375	101.063	101.032	101.030	100.949	2.875	100.041	100.084	99.925	99.860
3.500	101.446	101.370	101.338	100.684	3.500	101.447	101.411	101.380	101.294	3.000	100.716	100.660	100.583	100.423
3.625	101.844	101.781	101.749	101.075	3.625	102.197	102.176	102.151	102.059	3.125	101.071	101.013	100.970	100.923
3.750	102.292	102.259	102.227	101.424	3.750	102.728	102.712	102.692	102.595	3.250	101.527	101.465	101.386	101.342
3.875	102.713	102.624	102.592	101.962	3.875	103.195	103.184	103.169	103.067	3.375	101.863	101.812	101.734	101.681
4.000	103.172	103.089	103.056	102.400	4.000	103.500	103.494	103.485	103.378	3.500	102.325	102.150	102.006	101.866
4.125	103.474	103.338	103.306	102.713	4.125	103.753	103.752	103.748	103.636	3.625	102.780	102.605	102.446	102.271
4.250	103.385	103.385	103.380	102.370	4.250	103.998	104.032	104.000	103.883	3.750	102.983	102.808	102.709	102.683
4.375	103.658	103.658	103.654	102.834	4.375	104.451	104.491	104.464	104.342	3.875	103.159	103.082	102.996	102.981
4.500	103.987	103.987	103.983	103.194	4.500	104.726	104.770	104.749	104.621	4.000	103.612	103.437	103.327	103.171
4.625	104.140	104.134	104.130	103.388	4.625	104.822	104.872	104.856	104.723	4.125	103.990	103.815	103.748	103.415
4.750	104.393	104.393	104.389	103.391	4.750	105.065	105.119	105.073	104.935	4.250	104.297	104.161	104.121	103.797
4.875	104.704	104.704	104.700	103.788	4.875	105.464	105.523	105.482	105.339	4.375	104.476	104.448	104.409	104.146
5.000	104.936	104.897	104.892	104.111	5.000	105.723	105.787	105.752	105.603	4.500	104.558	104.530	104.492	104.372
5.125	105.196	105.196	105.187	104.381	5.125	105.908	105.977	105.947	105.793	4.625	104.553	104.525	104.487	103.887
5.250	105.645	105.645	105.636	104.733	5.250	106.101	106.150	106.114	105.955	4.750	104.565	104.526	104.482	104.216
5.375	105.258	105.331	105.263	105.093	5.375	106.150	106.150	106.150	106.150	4.875	104.721	104.602	104.473	104.429
5.500	105.509	105.639	105.583	105.349	5.500	106.118	106.074	106.008		5.000	104.769	104.745	104.612	104.574
5.625	105.830	105.830	105.830	105.800	5.625					5.125	102.909	102.859	102.720	102.638

1400-99 1401-99					1008-05 1007-05					1308-05 1307-05				
Conventional 10 Yr Fixed					Conventional 30 Yr Fixed COOP and CEMA					Conventional 15 Yr Fixed COOP and CEMA				
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	101.207	101.150	101.098	100.993	3.250	99.402	99.402	99.402	99.402	2.750	98.719	98.670	98.629	98.599
3.375	101.528	101.472	101.419	101.267	3.375	100.001	100.001	100.001	100.001	2.875	99.325	99.281	99.235	99.210
3.500	102.039	101.864	101.720	101.691	3.500	100.485	100.485	100.485	100.485	3.000	99.883	99.844	99.793	99.773
3.625	102.461	102.286	102.112	102.088	3.625	100.871	100.871	100.871	100.871	3.125	100.377	100.343	100.288	100.273
3.750	102.696	102.547	102.468	102.449	3.750	101.249	101.249	101.249	101.249	3.250	100.791	100.762	100.701	100.692
3.875	102.752	102.781	102.698	102.684	3.875	101.781	101.781	101.781	101.781	3.375	101.125	101.100	101.035	101.031
4.000	103.092	103.015	102.945	102.842	4.000	102.214	102.214	102.214	102.214	3.500	101.304	101.285	101.214	101.216
4.125	103.679	103.504	103.224	103.133	4.125	102.521	102.521	102.521	102.521	3.625	101.706	101.723	101.646	101.621
4.250	103.709	103.614	103.523	103.475	4.250	102.178	102.178	102.178	102.178	3.750	102.114	102.135	102.053	102.033
4.375	104.064	103.965	103.876	103.774	4.375	102.637	102.637	102.637	102.637	3.875	102.406	102.432	102.346	102.331
4.500	104.126	104.095	104.011	103.969	4.500	102.992	102.992	102.992	102.992	4.000	102.591	102.622	102.531	102.521
4.625	103.851	103.816	103.700	103.658	4.625	103.181	103.181	103.181	103.181	4.125	102.863	102.899	102.801	102.765
4.750	104.162	104.132	104.012	103.975	4.750	103.216	103.216	103.216	103.216	4.250	103.240	103.281	103.178	103.147
4.875	104.343	104.318	104.192	104.161	4.875	103.607	103.607	103.607	103.607	4.375	103.584	103.629	103.522	103.496
5.000	104.474	104.453	104.323	104.297	5.000	103.926	103.926	103.926	103.926	4.500	103.804	103.854	103.742	103.722
5.125	102.470	102.423	102.287	102.227	5.125	104.190	104.190	104.190	104.190	4.625	103.448	103.409	103.291	103.237
5.250	102.767	102.724	102.583	102.529	5.250	104.573	104.573	104.573	104.573	4.750	103.771	103.738	103.615	103.566
5.375	102.924	102.886	102.740	102.691	5.375	104.928	104.928	104.928	104.928	4.875	103.980	103.951	103.823	103.779
5.500	103.038	103.005	102.855	102.811	5.500	105.179	105.179	105.179	105.179	5.000	104.119	104.095	103.962	103.924
5.625	102.516	102.457	102.299	102.208	5.625	105.500	105.500	105.500	105.500	5.125	102.259	102.209	102.070	101.988

LPMI Product Codes			
1011-99	DU 30 Yr Fixed LPMI	1020-99	LP 30 Yr Fixed LPMI
1111-99	DU 25 Yr Fixed LPMI	1120-99	LP 25 Yr Fixed LPMI
1211-99	DU 20 Yr Fixed LPMI	1220-99	LP 20 Yr Fixed LPMI
1311-99	DU 15 Yr Fixed LPMI	1320-99	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 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

Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
Manufactured	-0.750
Second home LTV > 85%	-0.250

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%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95%-90.01%	30%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.140	-5.700
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610
<= 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%	-1.510	-2.260	-2.930	-3.430	-4.330	-5.800	-6.320	-6.960
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
Premium Adjustments									
		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate & Term Refinance		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refinance		-0.540	-0.600	-0.700	N/A	N/A	N/A		



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

[Return to Home Tab](#)



Effective: 10/2/19 8:54 AM

WesLend Fixed High Balance														
1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	99.572	98.902	98.721	98.534	3.250	98.766	98.705	98.615		2.750	99.412	99.340	99.266	
3.375	100.095	99.492	99.317	99.198	3.375	99.328	99.269	99.182		2.875	99.878	99.813	99.747	
3.500	100.560	99.902	99.870	99.777	3.500	99.733	99.676	99.591		3.000	100.357	100.292	100.226	
3.625	100.950	100.373	100.337	100.240	3.625	100.255	100.201	100.122		3.125	100.777	100.712	100.646	
3.750	101.575	101.080	101.049	100.946	3.750	100.666	100.601	100.524		3.250	101.153	101.088	101.022	
3.875	102.030	101.718	101.693	101.585	3.875	101.094	101.031	100.957		3.375	101.362	101.297	101.230	
4.000	102.463	102.241	102.222	102.109	4.000	101.578	101.517	101.445		3.500	101.557	101.492	101.426	
4.125	102.770	102.604	102.590	102.472	4.125	101.642	101.580	101.507		3.625	101.828	101.733	101.650	
4.250	102.562	102.166	102.121	101.998	4.250	101.663	101.584	101.492		3.750	102.014	101.918	101.836	
4.375	103.021	102.749	102.709	102.581	4.375	101.988	101.911	101.821		3.875	102.160	102.081	101.999	
4.500	103.376	103.196	103.162	103.029	4.500	102.255	102.183	102.094		4.000	102.477	102.399	102.317	
4.625	103.564	103.522	103.493	103.354	4.625	102.307	102.232	102.146		4.125	102.749	102.671	102.588	
4.750	103.473	103.085	103.025	102.881	4.750	102.327	102.259	102.166		4.250	102.985	102.907	102.825	
4.875	103.865	103.631	103.577	103.427	4.875	102.593	102.528	102.437		4.375	103.180	103.102	103.020	
5.000	104.183	104.051	104.003	103.848	5.000	102.831	102.771	102.681		4.500	103.403	103.325	103.242	
5.125	104.448	104.316	104.273	104.113	5.125	102.810	102.777	102.681		4.625	103.517	103.439	103.356	
5.250	104.604	103.204	103.130		5.250	102.615	102.587	102.563		4.750	103.017	102.979	102.927	
5.375	105.068	103.575	103.501		5.375	102.832	102.800	102.741		4.875	103.013	102.976	102.924	
5.500	105.320	103.060	103.004		5.500	103.088	103.060	103.004		5.000	103.010	102.975	102.922	
5.625	105.491				5.625					5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.739	100.674	100.608	
3.375	100.923	100.856	100.790	
3.500	101.309	101.214	101.131	
3.625	101.598	101.503	101.420	
3.750	101.784	101.688	101.606	
3.875	101.930	101.851	101.769	
4.000	102.247	102.169	102.087	
4.125	102.519	102.441	102.358	
4.250	102.755	102.677	102.595	
4.375	102.950	102.872	102.790	
4.500	103.173	103.095	103.012	
4.625	103.287	103.209	103.126	
4.750	103.017	102.979	102.927	
4.875	103.013	102.976	102.924	
5.000	103.010	102.975	102.922	
5.125				
5.250				
5.375				
5.500				
5.625				

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

Extension and Re-lock Fees			
5 Day	0.125	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	
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000
Second home LTV > 85%	-0.250

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%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95%-90.01%	30%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.140	-5.700
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610
≤ 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%	-1.510	-2.260	-2.930	-3.430	-4.330	-5.800	-6.320	-6.960
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
Premium Adjustments									
		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate & Term Refinance		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refinance		-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A
Second Home		-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.270	-1.350
Investment Property (Max 85% LTV)		-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630
3-4 - Unit Property		-1.020	-1.190	-1.330	-1.500	N/A	N/A	N/A	N/A
Manufactured		-0.540	-0.600	-0.700	-0.850	-1.050	-1.500	-1.650	-1.800
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

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 St	-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 4

[Return to Home Tab](#)



Effective: 10/2/19 8:54 AM

WesLend Government

8000-99 8100-99 FHA/VA 25/30 Yr Fixed					8300-99 FHA/VA 15 Yr Fixed					FHA LOAN LEVEL ADJUSTMENTS	
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
3.250	102.971	102.320	102.149	101.906	3.375	102.235	101.835	101.768	101.733		
3.375	103.477	102.587	102.434	102.347	3.500	102.656	102.181	102.110	102.080		
3.500	104.027	102.967	102.847	102.754	3.625	103.061	102.516	102.439	102.415		
3.625	104.493	103.395	103.337	103.121	3.750	103.269	103.062	102.979	102.929		
3.750	104.051	103.811	103.720	103.444	3.875	103.369	103.395	103.307	103.262		
3.875	104.269	103.699	103.248	103.141	4.000	103.683	103.714	103.622	103.582		
4.000	104.761	104.213	103.656	103.478	4.125	104.001	104.020	103.923	103.888		
4.125	105.191	104.398	104.135	103.790	4.250	104.269	104.310	104.208	104.178		
4.250	104.723	104.509	104.451	104.072	4.375	104.401	104.352	104.244	104.184		
4.375	104.824	104.403	103.775	103.449	4.500	104.685	104.641	104.528	104.474		
4.500	105.316	104.741	104.267	103.738	4.625	104.779	104.744	104.705			
4.625	105.869	104.953	104.571	104.010	4.750	103.684	103.647	103.608			
4.750	105.411	105.005	104.713	104.266	4.875	104.051	104.014	103.975			
4.875	105.682	105.007	104.494	103.865	5.000	104.417	104.380	104.341			
5.000	105.931	105.261	104.706	104.119	5.125	104.781	104.745	104.706			
5.125	106.162	105.269	105.110		5.250						
5.250	106.378	105.238			5.375						
5.375					5.500						
5.500					5.625						
5.625					5.750						

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	
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000
VA	-0.250

7000-99 USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS	
Rate	15 Day	30 Day	45 Day	60 Day		
3.250	102.208	102.136	102.088	102.006		
3.375	102.644	102.577	102.534	102.447		
3.500	103.066	102.984	102.947	102.854		
3.625	103.582	103.495	103.437	103.221		
3.750	103.724	103.672	103.646	103.544		
3.875	103.423	103.407	103.348	103.241		
4.000	103.851	103.808	103.756	103.578		
4.125	104.330	104.287	104.235	103.890		
4.250	104.339	104.337	104.296	104.172		
4.375	103.948	103.905	103.875	103.549		
4.500	104.440	104.397	104.367	103.838		
4.625	104.744	104.701	104.671	104.110		
4.750	104.518	104.567	104.510	104.366		
4.875	104.661	104.618	104.594	103.965		
5.000	104.873	104.830	104.806	104.219		
5.125	105.277	105.234	105.210			
5.250						

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	
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000

Streamline/IRRRL Product Codes			
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL

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

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 - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

[Return to Home Tab](#)



Effective: 10/2/19 8:54 AM

WesLend Government

8033-99 6033-99 FHA/VA 30 Yr Fixed High Balance					8333-99 6333-99 FHA/VA 15 Yr Fixed High Balance					FHA / VA HB LOAN LEVEL ADJUSTMENTS																											
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																												
3.250	100.988	100.439	100.365		3.375	100.720	100.655	100.589		<table border="1"> <thead> <tr><th colspan="2">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>580 - 599</td><td>-2.500</td></tr> <tr><td>600 - 619</td><td>-2.000</td></tr> <tr><td>620 - 639</td><td>-1.250</td></tr> <tr><td>640- 659</td><td>-0.375</td></tr> <tr><td>660- 679</td><td>-0.250</td></tr> <tr><td>680 - 699</td><td>0.000</td></tr> <tr><td>> 700</td><td>0.000</td></tr> <tr><th colspan="2">Government Adjusters</th></tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>-0.250</td></tr> </tbody> </table>		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		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
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																																					
Manual	-0.250																																				
2 unit	-0.750																																				
3-4 unit	-1.000																																				
VA	-0.250																																				
3.375	101.440	100.771	100.728		3.500	100.968	100.903	100.836																													
3.500	101.886	101.145	101.054		3.625	101.198	101.133	101.067																													
3.625	102.249	101.595	101.505		3.750	101.668	101.611	101.553																													
3.750	102.263	102.023	101.933		3.875	101.900	101.843	101.785																													
3.875	102.105	101.580	101.522		4.000	102.116	102.059	102.001																													
4.000	102.418	101.924	101.865		4.125	102.318	102.261	102.203																													
4.125	102.847	102.333	102.275		4.250	102.506	102.449	102.391																													
4.250	102.936	102.721	102.663		4.375	101.605	101.484	101.353																													
4.375	102.544	102.233	102.183		4.500	101.795	101.674	101.543																													
4.500	102.986	102.624	102.574		4.625	101.971	101.850	101.720																													
4.625	103.714	102.997	102.947		4.750	102.136	102.015	101.884																													
4.750	103.553	103.351	103.301		4.875																																
4.875	103.094	102.696	102.686		5.000																																
5.000	103.606	103.052	103.042		5.125																																
5.125	103.141	103.098	102.814		5.250																																
5.250	103.017	103.085	103.015		5.375																																
5.375	102.757	102.714	100.563		5.500																																
5.500	103.271	103.228	102.922		5.625																																
5.625	103.790	103.747	101.596		5.750																																

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

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

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 - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

[Return to Home Tab](#)



Effective: 10/2/19 8:54 AM

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

WesLend Government ARM

8700-99 FHA 5/1 ARM					6700-99 VA 5/1 ARM					GOVERNMENT ARM PRICE ADJUSTMENTS																		
Margin 2.000					Margin 2.000																							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																			
2.750	96.481	96.444	96.410	96.384	2.750	96.481	96.444	96.410	96.384	<table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr> <td>620 - 639</td> <td>-1.250</td> </tr> <tr> <td>640- 659</td> <td>-0.375</td> </tr> <tr> <td>660- 679</td> <td>-0.250</td> </tr> <tr> <th colspan="2">Government Adjusters</th> </tr> <tr> <td>Manual</td> <td>-0.250</td> </tr> <tr> <td>2 unit</td> <td>-0.750</td> </tr> <tr> <td>3-4 unit</td> <td>-1.000</td> </tr> <tr> <td>VA</td> <td>-0.250</td> </tr> </tbody> </table>	FICO Adjustments		620 - 639	-1.250	640- 659	-0.375	660- 679	-0.250	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
FICO Adjustments																												
620 - 639	-1.250																											
640- 659	-0.375																											
660- 679	-0.250																											
Government Adjusters																												
Manual	-0.250																											
2 unit	-0.750																											
3-4 unit	-1.000																											
VA	-0.250																											
2.875	96.752	96.719	96.681	96.660	2.875	96.752	96.719	96.681	96.660																			
3.000	99.460	99.347	99.235	96.946	3.000	99.460	99.347	99.235	96.946																			
3.125	99.858	99.745	99.633	97.200	3.125	99.858	99.745	99.633	97.200																			
3.250	100.257	100.144	100.032	97.851	3.250	100.257	100.144	100.032	97.851																			
3.375	100.336	100.223	100.111	98.108	3.375	100.336	100.223	100.111	98.108																			
3.500	100.735	100.622	100.510	98.311	3.500	100.735	100.622	100.510	98.311																			
3.625	101.135	101.022	100.910	98.449	3.625	101.135	101.022	100.910	98.449																			
3.750	101.536	101.423	101.311	98.687	3.750	101.536	101.423	101.311	98.687																			
3.875	101.580	101.467	101.355	98.933	3.875	101.580	101.467	101.355	98.933																			
4.000	101.980	101.867	101.755	99.112	4.000	101.980	101.867	101.755	99.112																			
4.125	102.381	102.268	102.156	99.227	4.125	102.381	102.268	102.156	99.227																			
4.250	102.783	102.670	102.558	99.348	4.250	102.783	102.670	102.558	99.348																			
4.375	102.078	101.965	101.853		4.375	102.078	101.965	101.853																				
4.500	102.478	102.365	102.253		4.500	102.478	102.365	102.253																				
4.625	102.877	102.764	102.652		4.625	102.877	102.764	102.652																				
4.750	103.278	103.165	103.053		4.750	103.278	103.165	103.053																				
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

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 - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

[Return to Home Tab](#)



Effective: 10/2/19 8:54 AM

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

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	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
2.500					2.500					2.500						
2.625	96.814	96.782	96.751		2.625	96.628	96.596	96.564		2.625						
2.750	99.170	99.151	99.118	99.122	2.750	99.409	99.384	99.346	99.339	2.750	99.094	99.063	99.025	99.019		
2.875	99.489	99.468	99.431	99.431	2.875	99.780	99.756	99.712	99.701	2.875	99.597	99.569	99.525	99.516		
3.000	99.807	99.786	99.743	99.739	3.000	100.150	100.126	100.076	100.062	3.000	100.097	100.071	100.023	100.010		
3.125	100.127	100.104	100.057	100.049	3.125	100.520	100.496	100.442	100.424	3.125	100.598	100.574	100.520	100.505		
3.250	100.412	100.388	100.335	100.324	3.250	100.876	100.851	100.791	100.770	3.250	100.970	100.947	100.888	100.869		
3.375	100.693	100.667	100.609	100.594	3.375	101.229	101.204	101.139	101.114	3.375	101.325	101.301	101.237	101.215		
3.500	100.975	100.948	100.884	100.866	3.500	101.585	101.559	101.489	101.460	3.500	101.680	101.656	101.587	101.561		
3.625	101.262	101.233	101.164	101.141	3.625	101.944	101.918	101.843	101.810	3.625	102.040	102.015	101.941	101.911		
3.750	101.527	101.496	101.422	101.396	3.750	102.249	102.222	102.141	102.104	3.750	102.306	102.280	102.200	102.167		
3.875	101.790	101.757	101.677	101.647	3.875	102.545	102.517	102.431	102.390	3.875	102.559	102.530	102.445	102.408		
4.000	102.051	102.015	101.931	101.897	4.000	102.841	102.811	102.720	102.675	4.000	102.810	102.779	102.689	102.648		
4.125	102.311	102.273	102.184	102.145	4.125	103.136	103.105	103.008	102.960	4.125	103.060	103.027	102.931	102.886		
4.250	101.375	101.279	101.179		4.250	101.500	101.404	101.304		4.250	101.434	101.338	101.238			
4.375	101.406	101.310	101.210		4.375	101.687	101.592	101.491		4.375	101.637	101.541	101.441			
4.500	101.550	101.454	101.354		4.500	100.881	101.720	101.619		4.500	101.752	101.657	101.557			
4.625	100.412	100.374	101.666		4.625	101.092	101.054	101.658		4.625	101.634	101.538	101.438			
4.750					4.750	101.300	101.262	101.222		4.750	100.194	100.073	99.957			
4.875					4.875					4.875						

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

Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
Manufactured	-0.750
Second home LTV > 85%	-0.250

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

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 St	-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 4

[Return to Home Tab](#)



Effective: 10/2/19 8:54 AM

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

WesLend ARM High Balance														
1733-77 Margin 2.25 5/1 LIBOR ARM High Balance Caps 2/2/5					1833-77 Margin 2.25 7/1 LIBOR ARM High Balance Caps 5/2/5					1933-77 Margin 2.25 10/1 LIBOR ARM High Balance Caps 5/2/5				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.500					2.500					2.500				
2.625					2.625					2.625				
2.750	99.352	99.332	99.300	99.304	2.750	99.472	99.447	99.408	99.401	2.750	99.221	99.191	99.153	99.146
2.875	99.667	99.646	99.609	99.609	2.875	99.841	99.816	99.772	99.762	2.875	99.722	99.694	99.651	99.641
3.000	99.980	99.958	99.916	99.912	3.000	100.206	100.182	100.133	100.119	3.000	100.219	100.194	100.145	100.133
3.125	100.297	100.274	100.227	100.219	3.125	100.575	100.551	100.496	100.478	3.125	100.717	100.693	100.640	100.625
3.250	100.581	100.557	100.503	100.492	3.250	100.929	100.904	100.845	100.823	3.250	101.086	101.062	101.003	100.985
3.375	100.861	100.835	100.777	100.762	3.375	101.282	101.257	101.192	101.166	3.375	101.436	101.412	101.348	101.326
3.500	101.145	101.118	101.054	101.036	3.500	101.636	101.610	101.540	101.511	3.500	101.787	101.763	101.693	101.667
3.625	101.434	101.405	101.336	101.314	3.625	101.993	101.968	101.892	101.859	3.625	102.142	102.117	102.043	102.013
3.750	101.703	101.672	101.598	101.571	3.750	102.298	102.270	102.190	102.153	3.750	102.406	102.380	102.300	102.267
3.875	101.968	101.935	101.856	101.826	3.875	102.595	102.566	102.480	102.439	3.875	102.658	102.629	102.545	102.507
4.000	102.231	102.196	102.111	102.077	4.000	102.893	102.863	102.772	102.727	4.000	102.910	102.879	102.789	102.748
4.125	102.493	102.455	102.366	102.327	4.125	103.190	103.159	103.063	103.014	4.125	103.160	103.128	103.032	102.987
4.250	102.742	102.702	102.607	102.565	4.250	103.382	103.347	103.245	103.192	4.250	103.387	103.352	103.251	103.202
4.375	102.990	102.947	102.847	102.801	4.375	103.500	103.500	103.414	103.357	4.375	103.500	103.500	103.469	103.416
4.500	103.236	103.191	103.086	103.035	4.500	103.500	103.500	103.500	103.500	4.500	103.500	103.500	103.500	103.500
4.625	103.480	103.432	103.322	103.267	4.625			101.715		4.625	101.690	101.594	101.494	
4.750	103.500	103.500	103.500	103.449	4.750					4.750				
4.875					4.875					4.875				

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

Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-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/CLTV > 75%	-1.500
Second home LTV > 85%	-0.250

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

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 St	-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: 10/2/19 8:54 AM

FHLMC-FNMA SPECIFIC PRODUCTS

1021-00 1024-00 Home Ready 30 Yr Fixed					1022-00 1028-00 Home Possible 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	101.614	101.532	101.428		3.625	101.902	101.857	101.847	101.740
3.750	102.012	101.935	101.805		3.750	102.475	102.456	102.429	102.349
3.875	102.483	102.401	102.297		3.875	102.879	102.871	102.843	102.769
4.000	102.942	102.860	102.756		4.000	103.293	103.289	103.261	103.196
4.125	103.244	103.162	103.058		4.125	103.338	103.326	103.298	103.229
4.250	103.062	102.966	102.829		4.250	103.359	103.355	103.308	103.220
4.375	103.377	103.304	103.229		4.375	103.648	103.645	103.599	103.515
4.500	103.732	103.691	103.616		4.500	103.848	103.849	103.803	103.724
4.625	103.910	103.868	103.793		4.625	103.873	103.872	103.826	103.752
4.750	103.977	103.870	103.816		4.750	104.192	104.171	104.107	104.041
4.875	104.367	104.325	104.251		4.875	104.499	104.479	104.415	104.354
5.000	104.706	104.664	104.589		5.000	104.705	104.687	104.623	104.567
5.125	104.741	104.685	104.610		5.125	105.016	105.053	104.971	104.923
5.250					5.250	105.436	105.482	105.382	105.380
5.375					5.375	105.698	105.745	105.645	105.645
5.500					5.500	105.954	106.003	105.902	105.905
5.625					5.625	106.552	106.605	106.504	106.513
5.750					5.750	106.871	106.925	106.825	106.836
5.875					5.875	107.133	107.188	107.088	107.100
6.000					6.000	107.312	107.367	107.266	107.279

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
Attached Condo > 15 YR Term				-0.750	-0.750	-0.750	-0.750	-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 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%	-1.310	-1.880	-2.360	-2.780	-3.450	-4.610	-5.060	-5.590
95%-90.01%	25%	-1.200	-1.690	-2.100	-2.480	-3.080	-4.050	-4.430	-4.880
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610
≤ 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%	-1.130	-1.700	-2.180	-2.500	-3.170	-4.220	-4.670	-5.200
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
Premium Adjustments									
		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

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

Day	Fee	Re-Lock	Fee
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

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

