



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



Effective: 10/3/19 8:56 AM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

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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



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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	100.591	100.558	100.521	99.790	3.250	100.787	100.718	100.710	100.633	2.750	99.833	99.726	99.635	99.498
3.375	101.171	101.138	101.101	100.387	3.375	101.295	101.220	101.218	101.137	2.875	100.232	100.178	100.135	100.105
3.500	101.616	101.565	101.528	100.869	3.500	101.619	101.547	101.542	101.455	3.000	100.829	100.776	100.698	100.665
3.625	102.014	101.907	101.875	101.255	3.625	102.370	102.284	102.258	102.167	3.125	101.262	101.232	101.177	101.161
3.750	102.413	102.381	102.349	101.525	3.750	102.903	102.813	102.792	102.695	3.250	101.680	101.646	101.587	101.576
3.875	102.805	102.743	102.711	102.054	3.875	103.372	103.276	103.261	103.159	3.375	101.976	101.981	101.918	101.911
4.000	103.264	103.206	103.173	102.486	4.000	103.684	103.584	103.574	103.467	3.500	102.427	102.252	102.110	102.094
4.125	103.566	103.353	103.321	102.796	4.125	103.946	103.840	103.837	103.724	3.625	102.924	102.749	102.549	102.350
4.250	103.431	103.431	103.426	102.405	4.250	104.182	104.071	104.038	103.920	3.750	103.081	102.906	102.781	102.758
4.375	103.701	103.701	103.696	102.861	4.375	104.639	104.523	104.495	104.372	3.875	103.225	103.155	103.071	103.053
4.500	104.028	104.028	104.023	103.217	4.500	104.922	104.800	104.778	104.650	4.000	103.675	103.500	103.354	103.242
4.625	104.203	104.167	104.161	103.410	4.625	105.028	104.901	104.885	104.751	4.125	104.060	103.885	103.799	103.476
4.750	104.424	104.424	104.419	103.412	4.750	105.275	105.143	105.096	104.957	4.250	104.357	104.187	104.145	103.854
4.875	104.732	104.732	104.726	103.803	4.875	105.678	105.541	105.500	105.356	4.375	104.509	104.476	104.433	104.201
5.000	104.985	104.925	104.920	104.124	5.000	105.946	105.803	105.768	105.618	4.500	104.592	104.559	104.516	104.425
5.125	105.213	105.213	105.202	104.394	5.125	106.140	105.992	105.962	105.807	4.625	104.587	104.555	104.511	103.977
5.250	105.660	105.660	105.649	104.757	5.250	106.150	106.150	106.137	105.977	4.750	104.583	104.551	104.507	104.301
5.375	105.515	105.352	105.283	105.112	5.375	106.150	106.150	106.150	106.150	4.875	104.678	104.685	104.559	104.512
5.500	105.774	105.671	105.626	105.367	5.500	106.148	106.111	106.050		5.000	104.761	104.829	104.698	104.656
5.625	105.830	105.830	105.830	105.830	5.625					5.125	102.907	102.856	102.718	102.633

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	101.315	101.318	101.262	101.263	3.250	99.637	99.637	99.637	99.637	2.750	98.937	98.919	98.878	98.848
3.375	101.582	101.590	101.529	101.536	3.375	100.238	100.238	100.238	100.238	2.875	99.539	99.526	99.481	99.455
3.500	102.140	101.965	101.807	101.777	3.500	100.725	100.725	100.725	100.725	3.000	100.094	100.086	100.036	100.015
3.625	102.563	102.388	102.196	102.171	3.625	101.116	101.116	101.116	101.116	3.125	100.586	100.582	100.527	100.511
3.750	102.794	102.627	102.550	102.530	3.750	101.425	101.425	101.425	101.425	3.250	100.995	100.996	100.937	100.926
3.875	102.864	102.860	102.778	102.763	3.875	101.958	101.958	101.958	101.958	3.375	101.326	101.331	101.268	101.261
4.000	103.115	103.034	102.930	102.920	4.000	102.395	102.395	102.395	102.395	3.500	101.504	101.514	101.446	101.444
4.125	103.773	103.598	103.233	103.199	4.125	102.710	102.710	102.710	102.710	3.625	101.819	101.803	101.727	101.700
4.250	103.689	103.665	103.567	103.538	4.250	102.361	102.361	102.361	102.361	3.750	102.222	102.210	102.131	102.108
4.375	104.038	103.962	103.859	103.835	4.375	102.822	102.822	102.822	102.822	3.875	102.512	102.505	102.421	102.403
4.500	104.141	104.155	104.048	104.029	4.500	103.183	103.183	103.183	103.183	4.000	102.695	102.693	102.604	102.592
4.625	103.855	103.912	103.797	103.753	4.625	103.381	103.381	103.381	103.381	4.125	102.926	102.961	102.865	102.826
4.750	104.164	104.226	104.107	104.068	4.750	103.424	103.424	103.424	103.424	4.250	103.300	103.339	103.239	103.204
4.875	104.344	104.410	104.287	104.253	4.875	103.820	103.820	103.820	103.820	4.375	103.642	103.685	103.580	103.551
5.000	104.474	104.545	104.417	104.388	5.000	104.146	104.146	104.146	104.146	4.500	103.861	103.909	103.799	103.775
5.125	102.473	102.425	102.290	102.227	5.125	104.421	104.421	104.421	104.421	4.625	103.447	103.501	103.384	103.327
5.250	102.768	102.724	102.585	102.527	5.250	104.825	104.825	104.825	104.825	4.750	103.766	103.825	103.704	103.651
5.375	102.925	102.886	102.741	102.689	5.375	105.185	105.185	105.185	105.185	4.875	103.972	104.035	103.909	103.862
5.500	103.039	103.004	102.855	102.808	5.500	105.444	105.444	105.444	105.444	5.000	104.111	104.179	104.048	104.006
5.625	102.518	102.551	102.395	102.301	5.625	105.500	105.500	105.500	105.500	5.125	102.257	102.206	102.068	101.983

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	0.000
Cash Out Refinance	-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A	N/A
Second Home	-0.360	-0.390	-0.490	-0.600	-0.700	-1.230			



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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	99.922	99.226	99.044	98.882	3.250	98.985	98.927	98.839		2.750	99.473	99.392	99.327	
3.375	100.442	99.813	99.638	99.545	3.375	99.540	99.484	99.398		2.875	99.925	99.867	99.809	
3.500	100.902	100.219	100.211	100.118	3.500	99.933	99.878	99.796		3.000	100.404	100.345	100.287	
3.625	101.229	100.654	100.652	100.554	3.625	100.448	100.396	100.319		3.125	100.823	100.765	100.707	
3.750	101.784	101.328	101.297	101.194	3.750	100.800	100.735	100.659		3.250	101.200	101.142	101.084	
3.875	102.261	101.965	101.940	101.831	3.875	101.221	101.158	101.085		3.375	101.408	101.350	101.292	
4.000	102.673	102.483	102.463	102.350	4.000	101.702	101.641	101.569		3.500	101.603	101.545	101.487	
4.125	102.978	102.837	102.822	102.704	4.125	101.767	101.705	101.633		3.625	101.888	101.808	101.725	
4.250	102.755	102.353	102.307	102.183	4.250	101.726	101.646	101.555		3.750	102.073	101.992	101.910	
4.375	103.190	102.936	102.896	102.767	4.375	102.049	101.971	101.881		3.875	102.161	102.081	101.999	
4.500	103.541	103.381	103.346	103.212	4.500	102.312	102.237	102.148		4.000	102.478	102.397	102.315	
4.625	103.832	103.700	103.671	103.531	4.625	102.363	102.289	102.203		4.125	102.765	102.685	102.602	
4.750	103.668	103.259	103.198	103.054	4.750	102.357	102.304	102.211		4.250	102.983	102.903	102.821	
4.875	104.070	103.805	103.750	103.600	4.875	102.594	102.548	102.456		4.375	103.177	103.097	103.016	
5.000	104.386	104.223	104.174	104.019	5.000	102.830	102.786	102.696		4.500	103.398	103.318	103.236	
5.125	104.651	104.483	104.439	104.279	5.125	102.793	102.763	102.674		4.625	103.511	103.431	103.349	
5.250	104.834	103.375	103.303		5.250	102.585	102.557	102.498		4.750	103.052	103.003	102.952	
5.375	105.154	103.746	103.675		5.375	102.859	102.827	102.783		4.875	103.049	103.001	102.949	
5.500	105.404	103.235	103.190		5.500	103.113	103.085	103.040		5.000	103.047	103.000	102.948	
5.625	105.574				5.625					5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.786	100.728	100.670	
3.375	100.985	100.909	100.851	
3.500	101.370	101.290	101.207	
3.625	101.658	101.578	101.495	
3.750	101.843	101.762	101.680	
3.875	101.931	101.851	101.769	
4.000	102.248	102.167	102.085	
4.125	102.535	102.455	102.372	
4.250	102.753	102.673	102.591	
4.375	102.947	102.867	102.784	
4.500	103.168	103.088	103.006	
4.625	103.281	103.201	103.119	
4.750	103.052	103.003	102.952	
4.875	103.049	103.001	102.949	
5.000	103.047	103.000	102.948	
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



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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	103.074	102.284	102.234	102.034	3.375	102.375	101.920	101.854	101.818		
3.375	103.558	102.606	102.557	102.469	3.500	102.797	102.264	102.193	102.162		
3.500	104.102	103.077	102.994	102.870	3.625	103.201	102.596	102.521	102.494		
3.625	104.562	103.527	103.445	103.227	3.750	103.316	103.133	103.050	102.999		
3.750	104.189	103.955	103.873	103.543	3.875	103.437	103.463	103.376	103.329		
3.875	104.290	103.699	103.272	103.164	4.000	103.749	103.779	103.687	103.645		
4.000	104.777	104.213	103.731	103.494	4.125	104.047	104.082	103.985	103.948		
4.125	105.203	104.398	104.207	103.800	4.250	104.329	104.369	104.268	104.236		
4.250	104.782	104.564	104.498	104.078	4.375	104.405	104.450	104.342	104.280		
4.375	104.884	104.403	103.813	103.363	4.500	104.686	104.736	104.623	104.567		
4.500	105.375	104.741	104.304	103.649	4.625	104.681	104.653	104.622			
4.625	105.630	104.953	104.608	103.918	4.750	103.584	103.556	103.523			
4.750	105.482	105.005	104.761	104.170	4.875	103.951	103.923	103.891			
4.875	105.765	105.007	104.466	103.813	5.000	104.318	104.290	104.258			
5.000	106.011	105.261	104.676	104.065	5.125	104.682	104.654	104.623			
5.125	106.240	105.269	105.080		5.250						
5.250	106.454	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

7000-99 USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS	
Rate	15 Day	30 Day	45 Day	60 Day		
3.250	102.441	102.266	102.217	102.134		
3.375	102.881	102.706	102.657	102.569		
3.500	103.307	103.132	103.062	102.970		
3.625	103.701	103.621	103.535	103.327		
3.750	103.868	103.772	103.746	103.643		
3.875	103.532	103.431	103.372	103.264		
4.000	103.898	103.855	103.831	103.594		
4.125	104.374	104.331	104.307	103.900		
4.250	104.461	104.344	104.302	104.178		
4.375	103.980	103.937	103.913	103.463		
4.500	104.471	104.428	104.404	103.749		
4.625	104.776	104.732	104.708	104.018		
4.750	104.611	104.473	104.415	104.270		
4.875	104.633	104.590	104.566	103.913		
5.000	104.843	104.800	104.776	104.165		
5.125	105.247	105.204	105.180			
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



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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	101.241	100.586	100.537		3.375	100.763	100.690	100.616		<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	101.681	100.934	100.891		3.500	101.002	100.929	100.855																												
3.500	102.107	101.339	101.257		3.625	101.225	101.152	101.078																												
3.625	102.501	101.790	101.708		3.750	101.673	101.609	101.542																												
3.750	102.451	102.218	102.135		3.875	101.898	101.833	101.767																												
3.875	102.201	101.599	101.532		4.000	102.107	102.042	101.976																												
4.000	102.484	102.029	101.963		4.125	102.303	102.238	102.172																												
4.125	102.909	102.438	102.372		4.250	102.484	102.420	102.354																												
4.250	103.045	102.827	102.761		4.375	101.543	101.432	101.317																												
4.375	102.651	102.339	102.281		4.500	101.726	101.615	101.500																												
4.500	103.033	102.730	102.672		4.625	101.897	101.786	101.671																												
4.625	103.487	103.103	103.045		4.750	102.056	101.944	101.830																												
4.750	103.663	103.457	103.399		4.875																															
4.875	103.181	102.755	102.753		5.000																															
5.000	103.691	103.111	103.110		5.125																															
5.125	103.161	103.118	102.809		5.250																															
5.250	103.238	103.080	103.009		5.375																															
5.375	102.779	102.736	100.585		5.500																															
5.500	103.293	103.250	102.969		5.625																															
5.625	103.813	103.770	101.619		5.750																															

Streamline/IRRRL Product Codes				Extension and Re-lock Fees			
8038-99	FHA 30 Year Fixed Streamline	6038-99	VA 30 Year IRRRL	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



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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	96.632	96.596	96.563	96.536	2.750	96.632	96.596	96.563	96.536	<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	96.902	96.870	96.832	96.810	2.875	96.902	96.870	96.832	96.810																			
3.000	99.460	99.347	99.235	97.091	3.000	99.460	99.347	99.235	97.091																			
3.125	99.858	99.745	99.633	97.346	3.125	99.858	99.745	99.633	97.346																			
3.250	100.257	100.144	100.032	97.968	3.250	100.257	100.144	100.032	97.968																			
3.375	100.336	100.223	100.111	98.224	3.375	100.336	100.223	100.111	98.224																			
3.500	100.735	100.622	100.510	98.434	3.500	100.735	100.622	100.510	98.434																			
3.625	101.135	101.022	100.910	98.575	3.625	101.135	101.022	100.910	98.575																			
3.750	101.536	101.423	101.311	98.870	3.750	101.536	101.423	101.311	98.870																			
3.875	101.580	101.467	101.355	99.114	3.875	101.580	101.467	101.355	99.114																			
4.000	101.980	101.867	101.755	99.285	4.000	101.980	101.867	101.755	99.285																			
4.125	102.381	102.268	102.156	99.393	4.125	102.381	102.268	102.156	99.393																			
4.250	102.783	102.670	102.558	99.518	4.250	102.783	102.670	102.558	99.518																			
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



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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	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
2.500					2.500					2.500					2.500					2.500									
2.625	96.959	96.926	96.896		2.625	96.789	96.756	96.725		2.625	99.305	99.276	99.239	99.231	2.625					2.625									
2.750	99.346	99.328	99.297	99.298	2.750	99.597	99.573	99.536	99.527	2.750	99.808	99.781	99.739	99.728	2.750	99.305	99.276	99.239	99.231	2.750	99.808	99.781	99.739	99.728					
2.875	99.656	99.637	99.600	99.598	2.875	99.955	99.931	99.888	99.876	2.875	99.808	99.781	99.739	99.728	2.875	99.808	99.781	99.739	99.728	2.875	99.808	99.781	99.739	99.728					
3.000	99.966	99.945	99.904	99.898	3.000	100.311	100.287	100.239	100.223	3.000	100.308	100.284	100.236	100.222	3.000	100.308	100.284	100.236	100.222	3.000	100.308	100.284	100.236	100.222					
3.125	100.277	100.255	100.209	100.199	3.125	100.668	100.644	100.591	100.571	3.125	100.809	100.787	100.734	100.717	3.125	100.809	100.787	100.734	100.717	3.125	100.809	100.787	100.734	100.717					
3.250	100.554	100.531	100.479	100.466	3.250	101.026	101.002	100.944	100.920	3.250	101.182	101.160	101.103	101.082	3.250	101.182	101.160	101.103	101.082	3.250	101.182	101.160	101.103	101.082					
3.375	100.827	100.801	100.744	100.727	3.375	101.385	101.361	101.297	101.270	3.375	101.538	101.516	101.453	101.429	3.375	101.538	101.516	101.453	101.429	3.375	101.538	101.516	101.453	101.429					
3.500	101.101	101.074	101.011	100.991	3.500	101.746	101.722	101.653	101.622	3.500	101.894	101.872	101.804	101.776	3.500	101.894	101.872	101.804	101.776	3.500	101.894	101.872	101.804	101.776					
3.625	101.379	101.350	101.283	101.258	3.625	102.112	102.087	102.013	101.977	3.625	102.255	102.232	102.159	102.128	3.625	102.255	102.232	102.159	102.128	3.625	102.255	102.232	102.159	102.128					
3.750	101.658	101.627	101.554	101.526	3.750	102.426	102.400	102.321	102.282	3.750	102.523	102.498	102.420	102.384	3.750	102.523	102.498	102.420	102.384	3.750	102.523	102.498	102.420	102.384					
3.875	101.937	101.904	101.826	101.794	3.875	102.733	102.706	102.622	102.578	3.875	102.776	102.749	102.666	102.626	3.875	102.776	102.749	102.666	102.626	3.875	102.776	102.749	102.666	102.626					
4.000	102.214	102.180	102.096	102.060	4.000	103.040	103.012	102.922	102.875	4.000	103.029	103.000	102.911	102.867	4.000	103.029	103.000	102.911	102.867	4.000	103.029	103.000	102.911	102.867					
4.125	102.490	102.454	102.366	102.325	4.125	103.250	103.250	103.221	103.170	4.125	103.250	103.249	103.155	103.107	4.125	103.250	103.249	103.155	103.107	4.125	103.250	103.249	103.155	103.107					
4.250	101.700	101.604	101.504		4.250	101.753	101.657	101.557		4.250	101.950	101.853	101.753		4.250	101.950	101.853	101.753		4.250	101.950	101.853	101.753						
4.375	101.731	101.635	101.535		4.375	100.808	100.770	101.682		4.375	99.972	99.866	99.768		4.375	99.972	99.866	99.768		4.375	99.972	99.866	99.768						
4.500	100.354	101.738	101.638		4.500	101.042	101.004	100.970		4.500	100.103	99.993	99.890		4.500	100.103	99.993	99.890		4.500	100.103	99.993	99.890						
4.625	100.588	100.550	100.494		4.625	101.250	101.212	101.175		4.625	100.228	100.113	100.004		4.625	100.228	100.113	100.004		4.625	100.228	100.113	100.004						
4.750					4.750	101.457	101.419	101.379		4.750	100.356	100.235	100.122		4.750	100.356	100.235	100.122		4.750	100.356	100.235	100.122						
4.875					4.875					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

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Effective: 10/3/19 8:57 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	99.525	99.507	99.476	99.477	2.750	99.658	99.634	99.597	99.588	2.750	99.431	99.402	99.365	99.357
2.875	99.832	99.812	99.776	99.774	2.875	100.013	99.989	99.947	99.934	2.875	99.931	99.905	99.863	99.851
3.000	100.136	100.115	100.074	100.068	3.000	100.365	100.341	100.293	100.277	3.000	100.428	100.404	100.357	100.343
3.125	100.445	100.423	100.377	100.367	3.125	100.720	100.697	100.643	100.624	3.125	100.926	100.904	100.852	100.834
3.250	100.721	100.697	100.645	100.632	3.250	101.078	101.054	100.995	100.972	3.250	101.295	101.273	101.216	101.195
3.375	100.993	100.968	100.911	100.894	3.375	101.436	101.412	101.348	101.321	3.375	101.646	101.624	101.561	101.537
3.500	101.270	101.243	101.180	101.160	3.500	101.796	101.772	101.703	101.671	3.500	101.998	101.976	101.908	101.880
3.625	101.551	101.522	101.454	101.430	3.625	102.160	102.135	102.061	102.026	3.625	102.355	102.332	102.259	102.227
3.750	101.833	101.802	101.729	101.701	3.750	102.474	102.448	102.369	102.330	3.750	102.620	102.596	102.517	102.482
3.875	102.115	102.082	102.004	101.972	3.875	102.783	102.755	102.671	102.628	3.875	102.874	102.847	102.764	102.724
4.000	102.394	102.359	102.276	102.240	4.000	103.092	103.063	102.974	102.927	4.000	103.128	103.099	103.010	102.966
4.125	102.672	102.636	102.547	102.507	4.125	103.401	103.371	103.276	103.224	4.125	103.380	103.349	103.255	103.207
4.250	102.909	102.870	102.777	102.732	4.250	103.500	103.500	103.449	103.393	4.250	103.500	103.500	103.461	103.409
4.375	103.142	103.100	103.001	102.952	4.375	103.500	103.500	103.500	103.500	4.375	103.500	103.500	103.500	103.500
4.500	103.372	103.328	103.224	103.171	4.500					4.500				
4.625	103.500	103.500	103.444	103.387	4.625					4.625				
4.750	103.500	103.500	103.500	103.500	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

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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	101.784	101.701	101.592		3.625	101.894	101.855	101.845	101.737
3.750	102.087	102.010	101.878		3.750	102.456	102.428	102.401	102.318
3.875	102.575	102.492	102.383		3.875	102.861	102.845	102.817	102.741
4.000	103.034	102.951	102.842		4.000	103.281	103.271	103.243	103.172
4.125	103.336	103.254	103.144		4.125	103.324	103.305	103.277	103.206
4.250	103.107	103.011	102.870		4.250	103.336	103.342	103.296	103.204
4.375	103.421	103.367	103.284		4.375	103.629	103.637	103.591	103.504
4.500	103.796	103.754	103.671		4.500	103.831	103.842	103.796	103.714
4.625	103.973	103.931	103.848		4.625	103.857	103.869	103.823	103.746
4.750	104.039	103.925	103.861		4.750	104.196	104.204	104.140	104.070
4.875	104.416	104.383	104.305		4.875	104.505	104.517	104.452	104.386
5.000	104.755	104.721	104.644		5.000	104.715	104.726	104.662	104.602
5.125	104.789	104.742	104.665		5.125	105.027	105.081	104.999	104.946
5.250					5.250	105.374	105.453	105.352	105.343
5.375					5.375	105.637	105.722	105.621	105.614
5.500					5.500	105.895	105.981	105.881	105.876
5.625					5.625	106.497	106.588	106.487	106.488
5.750					5.750	106.818	106.909	106.809	106.813
5.875					5.875	107.080	107.173	107.072	107.078
6.000					6.000	107.259	107.353	107.252	107.258

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

