



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



Effective: 10/4/19 8:54 AM

**BORROWER PAID RATE SHEET**

**WesLend Financial Rate Sheet**

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<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](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~~

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 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	102.982	102.500	102.482	102.218	3.375	102.375	101.941	101.875	101.836		
3.375	103.526	102.776	102.732	102.644	3.500	102.797	102.281	102.211	102.176		
3.500	104.065	103.184	103.125	103.032	3.625	103.201	102.608	102.534	102.504		
3.625	104.520	103.651	103.558	103.375	3.750	103.316	103.155	103.072	103.019		
3.750	104.298	104.062	103.980	103.681	3.875	103.455	103.480	103.394	103.345		
3.875	104.297	103.699	103.362	103.222	4.000	103.763	103.792	103.702	103.657		
4.000	104.779	104.213	103.804	103.543	4.125	104.096	104.091	104.005	103.956		
4.125	105.200	104.398	104.275	103.839	4.250	104.336	104.374	104.274	104.239		
4.250	104.859	104.648	104.590	104.111	4.375	104.421	104.466	104.358	104.294		
4.375	104.881	104.403	103.928	103.472	4.500	104.699	104.748	104.636	104.577		
4.500	105.372	104.741	104.419	103.752	4.625	104.809	104.781	104.751			
4.625	105.628	104.953	104.726	104.015	4.750	103.712	103.684	103.653			
4.750	105.374	105.005	104.838	104.264	4.875	104.080	104.052	104.021			
4.875	105.621	105.007	104.634	103.912	5.000	104.446	104.418	104.387			
5.000	105.864	105.261	104.839	104.159	5.125	104.811	104.783	104.752			
5.125	106.090	105.273	105.243		5.250						
5.250	106.301	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	102.526	102.450	102.401	102.318		
3.375	102.956	102.876	102.832	102.744		
3.500	103.349	103.264	103.225	103.132		
3.625	103.805	103.751	103.658	103.475		
3.750	104.008	103.912	103.885	103.781		
3.875	103.593	103.491	103.431	103.322		
4.000	103.996	103.943	103.904	103.643		
4.125	104.467	104.414	104.375	103.939		
4.250	104.497	104.380	104.336	104.211		
4.375	104.089	104.061	104.028	103.572		
4.500	104.580	104.552	104.519	103.852		
4.625	104.887	104.859	104.826	104.115		
4.750	104.707	104.569	104.509	104.364		
4.875	104.793	104.765	104.734	104.012		
5.000	104.998	104.970	104.939	104.259		
5.125	105.401	105.373	105.343			
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	101.325	100.761	100.711		3.375	100.856	100.790	100.717		<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>&gt; 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																																			
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660- 679	-0.250																																			
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> 700	0.000																																			
Government Adjusters																																				
Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
VA	-0.250																																			
3.375	101.777	101.096	101.052		3.500	101.095	101.029	100.956																												
3.500	102.173	101.446	101.364		3.625	101.318	101.252	101.179																												
3.625	102.501	101.897	101.815		3.750	101.767	101.701	101.628																												
3.750	102.560	102.325	102.242		3.875	101.992	101.926	101.852																												
3.875	102.277	101.683	101.625		4.000	102.201	102.135	102.062																												
4.000	102.483	102.113	102.055		4.125	102.397	102.331	102.257																												
4.125	102.904	102.522	102.464		4.250	102.579	102.512	102.439																												
4.250	103.121	102.911	102.853		4.375	101.589	101.474	101.355																												
4.375	102.697	102.400	102.358		4.500	101.772	101.658	101.539																												
4.500	103.029	102.791	102.749		4.625	101.943	101.828	101.710																												
4.625	103.485	103.163	103.121		4.750	102.102	101.987	101.868																												
4.750	103.711	103.517	103.475		4.875																															
4.875	103.187	102.861	102.851		5.000																															
5.000	103.692	103.217	103.207		5.125																															
5.125	103.315	103.287	102.903		5.250																															
5.250	103.332	103.173	103.101		5.375																															
5.375	102.802	102.774	100.615		5.500																															
5.500	103.316	103.288	103.007		5.625																															
5.625	103.835	103.807	101.648		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	96.721	96.686	96.652	96.624	2.750	96.721	96.686	96.652	96.624	<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	96.988	96.957	96.919	96.895	2.875	96.988	96.957	96.919	96.895																			
3.000	99.460	99.347	99.235	97.164	3.000	99.460	99.347	99.235	97.164																			
3.125	99.858	99.745	99.633	97.404	3.125	99.858	99.745	99.633	97.404																			
3.250	100.257	100.144	100.032	97.961	3.250	100.257	100.144	100.032	97.961																			
3.375	100.336	100.223	100.111	98.214	3.375	100.336	100.223	100.111	98.214																			
3.500	100.735	100.622	100.510	98.423	3.500	100.735	100.622	100.510	98.423																			
3.625	101.135	101.022	100.910	98.564	3.625	101.135	101.022	100.910	98.564																			
3.750	101.536	101.423	101.311	98.861	3.750	101.536	101.423	101.311	98.861																			
3.875	101.580	101.467	101.355	99.103	3.875	101.580	101.467	101.355	99.103																			
4.000	101.980	101.867	101.755	99.273	4.000	101.980	101.867	101.755	99.273																			
4.125	102.381	102.268	102.156	99.380	4.125	102.381	102.268	102.156	99.380																			
4.250	102.783	102.670	102.558	99.504	4.250	102.783	102.670	102.558	99.504																			
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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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	99.689	99.671	99.641	99.640	2.750	99.829	99.807	99.770	99.759	2.750	99.558	99.529	99.494	99.483
2.875	99.970	99.951	99.916	99.912	2.875	100.163	100.140	100.099	100.084	2.875	99.950	99.922	99.881	99.868
3.000	100.250	100.229	100.188	100.181	3.000	100.495	100.471	100.424	100.406	3.000	100.339	100.311	100.265	100.249
3.125	100.534	100.512	100.466	100.455	3.125	100.830	100.806	100.754	100.732	3.125	100.728	100.701	100.649	100.630
3.250	100.787	100.762	100.712	100.696	3.250	101.160	101.136	101.078	101.052	3.250	101.073	101.046	100.989	100.967
3.375	101.036	101.010	100.954	100.935	3.375	101.490	101.465	101.402	101.373	3.375	101.411	101.383	101.322	101.295
3.500	101.290	101.261	101.200	101.177	3.500	101.822	101.796	101.728	101.694	3.500	101.751	101.723	101.656	101.626
3.625	101.548	101.517	101.451	101.424	3.625	102.158	102.131	102.058	102.020	3.625	102.096	102.067	101.995	101.962
3.750	101.828	101.795	101.723	101.692	3.750	102.472	102.444	102.366	102.325	3.750	102.350	102.319	102.242	102.205
3.875	102.110	102.075	101.998	101.963	3.875	102.785	102.755	102.672	102.626	3.875	102.592	102.559	102.477	102.435
4.000	102.389	102.352	102.270	102.231	4.000	103.098	103.068	102.979	102.930	4.000	102.835	102.799	102.711	102.666
4.125	102.667	102.628	102.541	102.498	4.125	103.411	103.379	103.285	103.232	4.125	103.075	103.037	102.945	102.895
4.250	102.904	102.863	102.770	102.723	4.250	103.500	103.500	103.487	103.429	4.250	103.388	103.349	103.251	103.197
4.375	103.136	103.092	102.994	102.943	4.375	103.500	103.500	103.500	103.500	4.375	103.500	103.500	103.500	103.500
4.500	103.366	103.319	103.216	103.161	4.500					4.500				
4.625	103.500	103.500	103.436	103.377	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		
<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
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: 10/4/19 8:55 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	101.916	101.826	101.706		3.625	102.083	102.044	102.033	101.925
3.750	102.134	102.054	101.923		3.750	102.557	102.530	102.500	102.418
3.875	102.604	102.522	102.407		3.875	102.946	102.928	102.899	102.822
4.000	103.055	102.973	102.858		4.000	103.344	103.333	103.303	103.233
4.125	103.356	103.273	103.158		4.125	103.388	103.369	103.340	103.268
4.250	103.121	103.021	102.896		4.250	103.392	103.398	103.349	103.273
4.375	103.416	103.363	103.272		4.375	103.664	103.672	103.623	103.552
4.500	103.782	103.740	103.650		4.500	103.863	103.874	103.825	103.758
4.625	103.958	103.916	103.825		4.625	103.888	103.900	103.851	103.786
4.750	104.038	103.919	103.860		4.750	104.241	104.250	104.180	104.126
4.875	104.392	104.358	104.273		4.875	104.530	104.542	104.473	104.422
5.000	104.511	104.478	104.392		5.000	104.765	104.780	104.710	104.664
5.125	104.808	104.775	104.689		5.125	105.030	105.100	105.012	104.973
5.250					5.250	105.529	105.603	105.514	105.481
5.375					5.375	105.505	105.667	105.559	105.552
5.500					5.500	105.758	105.922	105.814	105.810
5.625					5.625	106.359	106.527	106.419	106.420
5.750					5.750	106.677	106.847	106.739	106.743
5.875					5.875	106.939	107.110	107.002	107.008
6.000					6.000	107.118	107.290	107.182	107.187

**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
<b>Attached Condo &gt; 15 YR Term</b>				-0.750	-0.750	-0.750	-0.750	-0.750

**Loans with Secondary Financing**

All Loans with Subordinate Financing				-0.375
<b>The below adds also apply:</b>				
<b>LTV Range</b>	<b>CLTV Range</b>		<b>Fico &lt;720</b>	<b>Fico &gt;=720</b>
≤ 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**

<b>&gt; 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)</b>									
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
<b>&lt;= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)</b>									
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
<b>Premium Adjustments</b>									
		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
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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

