



Effective: 10/7/19 9:30 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](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



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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WesLend Conforming DU and LP

1000-99 1001-99					1100-99 1101-99					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	100.633	100.592	100.555	99.897	3.250	100.860	100.789	100.781	100.703	2.750	99.756	99.737	99.714	99.664					
3.375	101.223	101.182	101.145	100.474	3.375	101.349	101.273	101.270	101.187	2.875	100.351	100.335	100.318	100.263					
3.500	101.714	101.607	101.569	100.940	3.500	101.663	101.582	101.585	101.497	3.000	100.899	100.886	100.874	100.814					
3.625	102.111	101.972	101.938	101.314	3.625	102.202	102.115	102.089	101.996	3.125	101.383	101.374	101.368	101.302					
3.750	102.462	102.429	102.395	101.555	3.750	102.719	102.627	102.606	102.508	3.250	101.881	101.777	101.777	101.706					
3.875	102.875	102.779	102.744	102.062	3.875	103.169	103.072	103.057	102.953	3.375	102.146	102.104	102.110	102.034					
4.000	103.325	103.258	103.224	102.479	4.000	103.474	103.372	103.362	103.254	3.500	102.469	102.294	102.293	102.212					
4.125	103.626	103.394	103.285	102.783	4.125	103.734	103.626	103.622	103.508	3.625	103.106	102.931	102.444	102.358					
4.250	103.376	103.376	103.367	102.303	4.250	104.090	103.977	103.944	103.824	3.750	103.112	102.937	102.848	102.756					
4.375	103.645	103.645	103.636	102.740	4.375	104.531	104.413	104.385	104.261	3.875	103.251	103.148	103.141	103.044					
4.500	103.951	103.938	103.929	103.085	4.500	104.808	104.685	104.662	104.533	4.000	103.694	103.519	103.330	103.229					
4.625	104.127	104.041	104.033	103.277	4.625	104.913	104.785	104.768	104.633	4.125	104.077	103.902	103.538	103.431					
4.750	104.292	104.292	104.284	103.201	4.750	105.072	104.939	104.891	104.751	4.250	104.364	104.189	103.912	103.800					
4.875	104.595	104.595	104.586	103.578	4.875	105.462	105.324	105.281	105.136	4.375	104.241	104.276	104.257	104.140					
5.000	104.787	104.787	104.778	103.892	5.000	105.725	105.582	105.545	105.394	4.500	104.457	104.495	104.482	104.359					
5.125	105.163	105.163	105.154	104.160	5.125	105.916	105.767	105.736	105.580	4.625	104.116	104.165	104.116	103.989					
5.250	105.540	105.540	105.531	104.595	5.250	106.150	106.039	105.976	105.816	4.750	104.426	104.478	104.435	104.302					
5.375	105.347	105.182	105.111	104.939	5.375	106.150	106.150	106.150	106.140	4.875	104.626	104.681	104.644	104.505					
5.500	105.681	105.511	105.411	105.234	5.500					5.000	104.765	104.823	104.791	104.648					
5.625	105.830	105.830	105.830	105.780	5.625					5.125	102.686	102.692	102.615	102.466					

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	101.478	101.462	101.474	101.407	3.250	99.746	99.746	99.746	99.746	2.750	99.106	99.087	99.064	99.014
3.375	101.792	101.732	101.746	101.674	3.375	100.328	100.328	100.328	100.328	2.875	99.701	99.685	99.668	99.613
3.500	102.178	102.011	101.899	101.822	3.500	100.798	100.798	100.798	100.798	3.000	100.249	100.236	100.224	100.164
3.625	102.736	102.561	102.272	102.190	3.625	101.177	101.177	101.177	101.177	3.125	100.733	100.724	100.718	100.652
3.750	102.821	102.646	102.629	102.542	3.750	101.457	101.457	101.457	101.457	3.250	101.134	101.127	101.127	101.056
3.875	102.848	102.867	102.863	102.770	3.875	101.970	101.970	101.970	101.970	3.375	101.458	101.454	101.460	101.384
4.000	103.218	103.139	103.020	102.922	4.000	102.392	102.392	102.392	102.392	3.500	101.633	101.632	101.643	101.562
4.125	103.786	103.611	103.268	103.163	4.125	102.700	102.700	102.700	102.700	3.625	101.803	101.812	101.794	101.708
4.250	103.735	103.645	103.604	103.495	4.250	102.263	102.263	102.263	102.263	3.750	102.197	102.210	102.198	102.106
4.375	104.077	103.978	103.901	103.787	4.375	102.705	102.705	102.705	102.705	3.875	102.482	102.498	102.491	102.394
4.500	104.175	104.133	104.096	103.977	4.500	103.054	103.054	103.054	103.054	4.000	102.663	102.682	102.680	102.579
4.625	103.883	103.935	103.899	103.775	4.625	103.251	103.251	103.251	103.251	4.125	102.889	102.918	102.888	102.781
4.750	104.188	104.243	104.213	104.083	4.750	103.217	103.217	103.217	103.217	4.250	103.255	103.287	103.262	103.150
4.875	104.367	104.425	104.400	104.265	4.875	103.599	103.599	103.599	103.599	4.375	103.591	103.626	103.607	103.490
5.000	104.496	104.557	104.538	104.398	5.000	103.918	103.918	103.918	103.918	4.500	103.807	103.845	103.832	103.709
5.125	102.264	102.272	102.218	102.073	5.125	104.206	104.206	104.206	104.206	4.625	103.466	103.515	103.466	103.339
5.250	102.555	102.567	102.518	102.368	5.250	104.667	104.667	104.667	104.667	4.750	103.776	103.828	103.785	103.652
5.375	102.711	102.726	102.682	102.527	5.375	105.017	105.017	105.017	105.017	4.875	103.976	104.031	103.994	103.855
5.500	102.824	102.842	102.804	102.644	5.500	105.351	105.351	105.351	105.351	5.000	104.115	104.173	104.141	103.988
5.625	102.272	102.300	102.213	102.047	5.625	105.500	105.500	105.500	105.500	5.125	102.036	102.042	101.965	101.816

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									
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			



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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WesLend Fixed High Balance														
1033-99 1133-99 Conventional 25/30 Yr Fixed HB					1233-99 1253-99 Conventional 20 Yr Fixed HB					1333-99 1353-99 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	100.047	99.424	99.241	98.988	3.250	99.017	98.941	98.922		2.750	99.690	99.608	99.544	
3.375	100.560	99.983	99.809	99.646	3.375	99.680	99.598	99.585		2.875	100.142	100.083	99.994	
3.500	101.010	100.367	100.298	100.204	3.500	100.243	100.156	100.148		3.000	100.620	100.562	100.473	
3.625	101.221	100.728	100.712	100.613	3.625	100.656	100.565	100.562		3.125	101.040	100.982	100.892	
3.750	101.826	101.355	101.323	101.219	3.750	101.302	101.205	101.173		3.250	101.416	101.358	101.269	
3.875	102.346	101.990	101.964	101.854	3.875	101.942	101.840	101.814		3.375	101.625	101.567	101.477	
4.000	102.760	102.495	102.475	102.360	4.000	102.453	102.345	102.325		3.500	101.820	101.762	101.672	
4.125	103.059	102.828	102.813	102.693	4.125	102.790	102.678	102.663		3.625	101.940	101.850	101.779	
4.250	102.722	102.255	102.208	102.083	4.250	102.222	102.105	102.058		3.750	102.121	102.030	101.960	
4.375	103.140	102.840	102.799	102.668	4.375	102.813	102.690	102.649		3.875	102.174	102.100	102.023	
4.500	103.481	103.277	103.242	103.106	4.500	103.256	103.127	103.092		4.000	102.489	102.415	102.338	
4.625	103.714	103.581	103.551	103.410	4.625	103.564	103.431	103.401		4.125	102.809	102.718	102.648	
4.750	103.568	103.055	102.994	102.848	4.750	103.044	102.905	102.844		4.250	102.990	102.929	102.851	
4.875	103.894	103.602	103.546	103.395	4.875	103.596	103.452	103.396		4.375	103.181	103.139	103.061	
5.000	104.204	104.013	103.963	103.806	5.000	104.012	103.863	103.813		4.500	103.401	103.326	103.250	
5.125	104.469	104.261	104.216	104.054	5.125	104.265	104.111	104.066		4.625	103.511	103.437	103.361	
5.250	104.700	103.322	103.210		5.250					4.750	102.713	102.630	102.550	
5.375	105.024	103.693	103.582		5.375					4.875				
5.500	105.270				5.500					5.000				
5.625	105.440				5.625					5.125				

1433-99 1453-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	101.002	100.944	100.855	
3.375	101.184	101.126	101.037	
3.500	101.425	101.335	101.265	
3.625	101.710	101.620	101.549	
3.750	101.891	101.800	101.730	
3.875	101.944	101.870	101.793	
4.000	102.259	102.185	102.108	
4.125	102.579	102.488	102.418	
4.250	102.760	102.686	102.610	
4.375	102.951	102.878	102.801	
4.500	103.171	103.096	103.020	
4.625	103.281	103.207	103.131	
4.750	102.483	102.400	102.320	
4.875				
5.000				
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									
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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Effective: 10/7/19 9:31 AM

WesLend Government										
8000-99	FHA/VA 25/30 Yr Fixed				8300-99	FHA/VA 15 Yr Fixed				FHA LOAN LEVEL ADJUSTMENTS
8100-99	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day

3.250	103.103	102.483	102.453	102.227	3.375	102.344	101.941	101.913	101.837
3.375	103.536	102.773	102.730	102.641	3.500	102.766	102.276	102.253	102.172
3.500	103.982	103.231	103.131	103.016	3.625	103.170	102.599	102.581	102.495
3.625	104.098	103.682	103.582	103.345	3.750	103.285	103.108	103.063	102.972
3.750	104.350	104.110	104.009	103.642	3.875	103.406	103.429	103.390	103.293
3.875	104.225	103.699	103.362	103.166	4.000	103.710	103.736	103.702	103.600
4.000	104.493	104.213	103.792	103.476	4.125	104.000	104.029	104.001	103.894
4.125	104.693	104.398	104.202	103.764	4.250	104.275	104.308	104.285	104.173
4.250	104.886	104.669	104.590	104.030	4.375	104.430	104.473	104.418	104.301
4.375	104.463	104.403	103.581	103.261	4.500	104.705	104.750	104.702	104.579
4.500	104.696	104.741	103.972	103.534	4.625				
4.625	105.082	104.953	104.344	103.791	4.750				
4.750	105.444	105.005	104.698	104.035	4.875				
4.875	105.656	105.007	104.404	103.858	5.000				
5.000	105.895	105.261	104.257	104.101	5.125				
5.125	106.117	105.269			5.250				
5.250	106.325	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	102.566	102.459	102.410	102.327						
3.375	103.006	102.873	102.830	102.741						
3.500	103.432	103.257	103.210	103.116						
3.625	103.826	103.651	103.544	103.445						
3.750	103.970	103.873	103.846	103.742						
3.875	103.537	103.435	103.375	103.266						
4.000	103.858	103.745	103.691	103.576						
4.125	104.145	104.033	103.984	103.864						
4.250	104.416	104.299	104.255	104.130						
4.375	103.690	103.567	103.491	103.361						
4.500	103.968	103.840	103.770	103.634						
4.625	104.230	104.097	104.032	103.891						
4.750	104.479	104.341	104.281	104.135						
4.875	104.342	104.198	104.110	103.958						
5.000	104.589	104.440	104.357	104.201						
5.125	102.993	102.843								
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

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WesLend Government											
8033-99 6033-99					8333-99 6333-99					FHA / VA HB LOAN LEVEL ADJUSTMENTS	
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance						
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
3.250	101.446	100.760	100.711		3.375	100.820	100.762	100.673			
3.375	101.878	101.083	101.039		3.500	101.051	100.993	100.904			
3.500	102.295	101.494	101.394		3.625	101.267	101.209	101.120			
3.625	102.311	101.945	101.844		3.750	101.697	101.655	101.578			
3.750	102.613	102.372	102.272		3.875	101.914	101.872	101.795			
3.875	102.368	101.704	101.625		4.000	102.117	102.075	101.998			
4.000	102.567	102.134	102.055		4.125	102.306	102.264	102.187			
4.125	102.759	102.543	102.464		4.250	102.481	102.439	102.362			
4.250	103.148	102.932	102.853		4.375	101.577	101.462	101.331			
4.375	102.638	102.276	102.218		4.500	101.754	101.639	101.509			
4.500	102.859	102.667	102.609		4.625	101.919	101.804	101.674			
4.625	103.232	103.040	102.981		4.750	102.072	101.958	101.827			
4.750	103.586	103.394	103.336		4.875						
4.875	103.012	102.836	102.792		5.000						
5.000	103.368	103.192	103.148		5.125						
5.125	103.075	102.921	102.844		5.250						
5.250	103.271	103.111	103.039		5.375						
5.375					5.500						
5.500	103.196	103.026	102.922		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

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



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Effective: 10/7/19 9:31 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	96.763	96.719	96.687	96.657	2.750	96.763	96.719	96.687	96.657	<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	97.027	96.987	96.952	96.925	2.875	97.027	96.987	96.952	96.925																			
3.000	99.460	99.347	99.235	97.214	3.000	99.460	99.347	99.235	97.214																			
3.125	99.858	99.745	99.633	97.476	3.125	99.858	99.745	99.633	97.476																			
3.250	100.257	100.144	100.032	98.183	3.250	100.257	100.144	100.032	98.183																			
3.375	100.336	100.223	100.111	98.433	3.375	100.336	100.223	100.111	98.433																			
3.500	100.735	100.622	100.510	98.632	3.500	100.735	100.622	100.510	98.632																			
3.625	101.135	101.022	100.910	98.751	3.625	101.135	101.022	100.910	98.751																			
3.750	101.536	101.423	101.311	99.014	3.750	101.536	101.423	101.311	99.014																			
3.875	101.580	101.467	101.355	99.254	3.875	101.580	101.467	101.355	99.254																			
4.000	101.980	101.867	101.755	99.406	4.000	101.980	101.867	101.755	99.406																			
4.125	102.381	102.268	102.156	99.481	4.125	102.381	102.268	102.156	99.481																			
4.250	102.783	102.670	102.558	99.572	4.250	102.783	102.670	102.558	99.572																			
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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Effective: 10/7/19 9:31 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	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					2.500					
2.625					2.625					2.625					2.625					2.625					2.625					
2.750	99.211	99.180	99.154	99.149	2.750	99.390	99.353	99.322	99.306	2.750	99.303	99.264	99.233	99.218	2.750	99.303	99.264	99.233	99.218	2.750	99.677	99.638	99.602	99.584	2.750	99.677	99.638	99.602	99.584	
2.875	99.525	99.493	99.463	99.454	2.875	99.776	99.739	99.702	99.683	2.875	99.677	99.638	99.602	99.584	2.875	99.677	99.638	99.602	99.584	2.875	99.677	99.638	99.602	99.584	2.875	99.677	99.638	99.602	99.584	
3.000	99.840	99.807	99.771	99.758	3.000	100.160	100.123	100.081	100.058	3.000	100.048	100.010	99.968	99.946	3.000	100.048	100.010	99.968	99.946	3.000	100.048	100.010	99.968	99.946	3.000	100.048	100.010	99.968	99.946	
3.125	100.157	100.123	100.082	100.065	3.125	100.545	100.509	100.462	100.435	3.125	100.420	100.382	100.335	100.310	3.125	100.420	100.382	100.335	100.310	3.125	100.420	100.382	100.335	100.310	3.125	100.420	100.382	100.335	100.310	
3.250	100.455	100.420	100.373	100.353	3.250	100.908	100.872	100.820	100.789	3.250	100.757	100.718	100.666	100.638	3.250	100.757	100.718	100.666	100.638	3.250	100.757	100.718	100.666	100.638	3.250	100.757	100.718	100.666	100.638	
3.375	100.751	100.714	100.663	100.638	3.375	101.269	101.233	101.175	101.140	3.375	101.089	101.049	100.992	100.959	3.375	101.089	101.049	100.992	100.959	3.375	101.089	101.049	100.992	100.959	3.375	101.089	101.049	100.992	100.959	
3.500	101.049	101.010	100.954	100.925	3.500	101.632	101.595	101.532	101.493	3.500	101.422	101.381	101.319	101.283	3.500	101.422	101.381	101.319	101.283	3.500	101.422	101.381	101.319	101.283	3.500	101.422	101.381	101.319	101.283	
3.625	101.350	101.311	101.249	101.217	3.625	101.999	101.963	101.894	101.851	3.625	101.759	101.718	101.651	101.611	3.625	101.759	101.718	101.651	101.611	3.625	101.759	101.718	101.651	101.611	3.625	101.759	101.718	101.651	101.611	
3.750	101.617	101.576	101.509	101.472	3.750	102.256	102.217	102.144	102.097	3.750	102.057	102.015	101.942	101.898	3.750	102.057	102.015	101.942	101.898	3.750	102.057	102.015	101.942	101.898	3.750	102.057	102.015	101.942	101.898	
3.875	101.880	101.836	101.764	101.723	3.875	102.497	102.456	102.377	102.326	3.875	102.348	102.305	102.227	102.179	3.875	102.348	102.305	102.227	102.179	3.875	102.348	102.305	102.227	102.179	3.875	102.348	102.305	102.227	102.179	
4.000	102.140	102.094	102.016	101.972	4.000	102.739	102.695	102.611	102.556	4.000	102.639	102.594	102.511	102.459	4.000	102.639	102.594	102.511	102.459	4.000	102.639	102.594	102.511	102.459	4.000	102.639	102.594	102.511	102.459	
4.125	102.399	102.350	102.268	102.220	4.125	102.978	102.932	102.843	102.784	4.125	102.928	102.881	102.793	102.737	4.125	102.928	102.881	102.793	102.737	4.125	102.928	102.881	102.793	102.737	4.125	102.928	102.881	102.793	102.737	
4.250					4.250					4.250	101.929	101.831	101.730		4.250	101.929	101.831	101.730		4.250	101.929	101.831	101.730		4.250	101.929	101.831	101.730		
4.375					4.375					4.375					4.375					4.375					4.375					
4.500					4.500					4.500					4.500					4.500					4.500					
4.625					4.625					4.625					4.625					4.625					4.625					
4.750					4.750					4.750					4.750					4.750					4.750					
4.875					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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Lock cut-off for Arm Programs is 3:30 PM PST

WesLend ARM High Balance														
1733-77 5/1 LIBOR ARM High Balance					1833-77 7/1 LIBOR ARM High Balance					1933-77 10/1 LIBOR ARM High Balance				
Margin 2.25 Caps 2/2/5					Margin 2.25 Caps 5/2/5					Margin 2.25 Caps 5/2/5				
Rate	15 Day	30 Day	45 Day	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	99.386	99.355	99.329	99.324	2.750	99.449	99.412	99.380	99.365	2.750	99.427	99.388	99.357	99.342
2.875	99.697	99.665	99.635	99.626	2.875	99.832	99.795	99.758	99.738	2.875	99.798	99.759	99.723	99.704
3.000	100.007	99.974	99.938	99.925	3.000	100.211	100.175	100.133	100.110	3.000	100.166	100.127	100.086	100.064
3.125	100.322	100.288	100.247	100.230	3.125	100.595	100.559	100.512	100.485	3.125	100.533	100.495	100.448	100.423
3.250	100.619	100.584	100.538	100.517	3.250	100.958	100.922	100.869	100.838	3.250	100.866	100.827	100.775	100.746
3.375	100.915	100.879	100.827	100.803	3.375	101.319	101.282	101.224	101.189	3.375	101.192	101.153	101.096	101.063
3.500	101.216	101.178	101.122	101.093	3.500	101.681	101.644	101.581	101.542	3.500	101.521	101.481	101.418	101.382
3.625	101.521	101.482	101.420	101.388	3.625	102.047	102.010	101.942	101.899	3.625	101.855	101.814	101.747	101.707
3.750	101.792	101.750	101.683	101.647	3.750	102.304	102.265	102.192	102.145	3.750	102.152	102.110	102.037	101.993
3.875	102.057	102.014	101.941	101.901	3.875	102.547	102.506	102.427	102.376	3.875	102.444	102.400	102.323	102.275
4.000	102.320	102.274	102.196	102.152	4.000	102.791	102.747	102.664	102.609	4.000	102.737	102.692	102.609	102.557
4.125	102.581	102.533	102.450	102.402	4.125	103.034	102.988	102.899	102.840	4.125	103.028	102.981	102.893	102.837
4.250	102.787	102.735	102.647	102.595	4.250	103.273	103.224	103.130	103.067	4.250	103.288	103.239	103.146	103.086
4.375	102.985	102.931	102.838	102.781	4.375	103.500	103.461	103.361	103.294	4.375	103.500	103.495	103.396	103.332
4.500	103.182	103.124	103.026	102.965	4.500	103.500	103.500	103.500	103.500	4.500	103.500	103.500	103.500	103.500
4.625	103.377	103.316	103.212	103.147	4.625					4.625				
4.750	103.500	103.477	103.368	103.299	4.750					4.750				
4.875	103.500	103.500	103.500	103.447	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	101.881	101.799	101.668		3.625	102.155	102.114	102.104	101.994
3.750	102.175	102.096	101.961		3.750	102.602	102.557	102.527	102.441
3.875	102.645	102.562	102.431		3.875	102.991	102.959	102.930	102.847
4.000	103.095	103.013	102.882		4.000	103.385	103.356	103.326	103.251
4.125	103.396	103.314	103.183		4.125	103.430	103.393	103.364	103.288
4.250	103.050	102.950	102.819		4.250	103.309	103.312	103.263	103.180
4.375	103.346	103.302	103.187		4.375	103.583	103.588	103.539	103.461
4.500	103.721	103.679	103.564		4.500	103.781	103.792	103.743	103.670
4.625	103.897	103.855	103.740		4.625	103.810	103.819	103.769	103.698
4.750	103.916	103.807	103.716		4.750	104.092	104.096	104.027	103.963
4.875	104.275	104.249	104.140		4.875	104.382	104.389	104.320	104.261
5.000	104.394	104.368	104.260		5.000	104.618	104.628	104.559	104.506
5.125	104.710	104.665	104.557		5.125	104.924	104.988	104.899	104.849
5.250					5.250	105.424	105.492	105.403	105.359
5.375					5.375	105.596	105.657	105.549	105.528
5.500					5.500	105.853	105.916	105.808	105.790
5.625					5.625	106.454	106.521	106.413	106.399
5.750					5.750	106.772	106.841	106.734	106.723
5.875					5.875	107.034	107.104	106.996	106.987
6.000					6.000	107.213	107.283	107.175	107.167

**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>				
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**

Days	Fee	Re-Lock	Rate
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