



Effective: 10/8/19 9:09 AM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

Table of Contents

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

New Locks

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at www.weslendwholesale.com.
- Loans can be locked in Broker Connection 2.0 until 5:30 pm PST.
- Written confirmation of the lock will be emailed to broker, AM and AE within 24 hours, but usually same day. Any discrepancies in pricing should be reported to the lock desk immediately.
- Locks expiring on weekends or holidays will roll to next business day unless the loan has been extended.
- Rates and prices are subject to change without notice.
- **Lender Fees Are Not Included In Pricing.**

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other State	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

[Return to Home Tab](#)



Effective: 10/8/19 9:10 AM

WesLend Government																																				
8000-99 8100-99 FHA/VA 25/30 Yr Fixed					8300-99 FHA/VA 15 Yr Fixed					FHA LOAN LEVEL ADJUSTMENTS																										
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																											
3.250	103.087	102.547	102.441	102.370	3.375	102.375	102.089	102.104	102.037	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #00a0e3; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>580 - 599</td><td style="text-align: right;">-2.500</td></tr> <tr><td>600 - 619</td><td style="text-align: right;">-2.000</td></tr> <tr><td>620 - 639</td><td style="text-align: right;">-1.250</td></tr> <tr><td>640- 659</td><td style="text-align: right;">-0.375</td></tr> <tr><td>660- 679</td><td style="text-align: right;">-0.250</td></tr> <tr><td>680 - 699</td><td style="text-align: right;">0.000</td></tr> <tr><td>> 700</td><td style="text-align: right;">0.000</td></tr> <tr style="background-color: #00a0e3; color: white;"> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td style="text-align: right;">-0.250</td></tr> <tr><td>2 unit</td><td style="text-align: right;">-0.750</td></tr> <tr><td>3-4 unit</td><td style="text-align: right;">-1.000</td></tr> <tr><td>VA</td><td style="text-align: right;">-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	103.491	102.915	102.867	102.790	3.500	102.797	102.425	102.446	102.373																											
3.500	103.930	103.297	103.254	103.172	3.625	103.201	102.749	102.775	102.698																											
3.625	104.090	103.680	103.596	103.509	3.750	103.306	103.222	103.253	103.170																											
3.750	104.356	104.107	103.996	103.809	3.875	103.633	103.544	103.580	103.492																											
3.875	104.247	103.699	103.484	103.387	4.000	103.947	103.853	103.894	103.801																											
4.000	104.484	104.213	103.805	103.702	4.125	104.247	104.148	104.195	104.096																											
4.125	104.674	104.398	104.188	103.993	4.250	104.532	104.427	104.480	104.376																											
4.250	104.878	104.662	104.576	104.262	4.375	104.509	104.399	104.425	104.316																											
4.375	104.760	104.403	103.620	103.502	4.500	104.793	104.678	104.709	104.595																											
4.500	104.773	104.741	103.901	103.777	4.625																															
4.625	105.079	104.953	104.268	104.037	4.750																															
4.750	105.600	105.005	104.622	104.282	4.875																															
4.875	105.906	105.007	104.343	104.178	5.000																															
5.000	106.145	105.261	104.567	104.422	5.125																															
5.125	106.367	105.269			5.250																															
5.250	106.575	105.238			5.375																															
5.375					5.500																															
5.500					5.625																															
5.625					5.750																															
7000-99 USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS																															
Rate	15 Day	30 Day	45 Day	60 Day																																
3.250	102.669	102.595	102.541	102.470	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #00a0e3; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>580 - 599</td><td style="text-align: right;">-2.500</td></tr> <tr><td>600 - 619</td><td style="text-align: right;">-2.000</td></tr> <tr><td>620 - 639</td><td style="text-align: right;">-1.250</td></tr> <tr><td>640- 659</td><td style="text-align: right;">-0.375</td></tr> <tr><td>660- 679</td><td style="text-align: right;">-0.250</td></tr> <tr><td>680 - 699</td><td style="text-align: right;">0.000</td></tr> <tr><td>> 700</td><td style="text-align: right;">0.000</td></tr> <tr style="background-color: #00a0e3; color: white;"> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td style="text-align: right;">-0.250</td></tr> <tr><td>2 unit</td><td style="text-align: right;">-0.750</td></tr> <tr><td>3-4 unit</td><td style="text-align: right;">-1.000</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							
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																																			
3.375	103.095	103.015	102.967	102.890																																
3.500	103.482	103.397	103.354	103.272																																
3.625	103.857	103.733	103.696	103.609																																
3.750	104.128	104.033	104.002	103.909																																
3.875	103.677	103.576	103.584	103.487																																
4.000	103.997	103.891	103.905	103.802																																
4.125	104.293	104.182	104.202	104.093																																
4.250	104.566	104.450	104.475	104.362																																
4.375	103.809	103.687	103.720	103.602																																
4.500	104.089	103.962	104.001	103.877																																
4.625	104.353	104.221	104.266	104.137																																
4.750	104.603	104.466	104.516	104.382																																
4.875	104.502	104.359	104.418	104.278																																
5.000	104.750	104.603	104.667	104.522																																
5.125	102.938	102.788																																		
5.250																																				
Streamline/IRRRL Product Codes				Extension and Re-lock Fees																																
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL	5 Day	0.125	Re-Lock	0.125																													
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL	7 Day	0.150																															
				10 Day	0.250																															
				15 Day	0.375																															
Wholesale Fee Buyout Option Price Adjustor																																				
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k																										
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194																										
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170																										
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194																										



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

[Return to Home Tab](#)



Effective: 10/8/19 9:10 AM

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	101.430	100.901	100.847		3.375	100.801	100.743	100.646		
3.375	101.837	101.230	101.182		3.500	101.040	100.982	100.885		
3.500	102.263	101.523	101.481		3.625	101.263	101.205	101.108		
3.625	102.303	101.942	101.831		3.750	101.652	101.602	101.510		
3.750	102.618	102.370	102.258		3.875	101.876	101.826	101.734		
3.875	102.391	101.696	101.645		4.000	102.086	102.036	101.944		
4.000	102.558	102.127	102.041		4.125	102.281	102.231	102.139		
4.125	102.752	102.536	102.450		4.250	102.463	102.413	102.321		
4.250	103.141	102.925	102.839		4.375	101.440	101.326	101.191		
4.375	102.935	102.215	102.174		4.500	101.624	101.509	101.374		
4.500	102.806	102.606	102.533		4.625	101.795	101.680	101.545		
4.625	103.178	102.978	102.905		4.750	101.953	101.839	101.704		
4.750	103.532	103.332	103.259		4.875					
4.875	102.931	102.771	102.735		5.000					
5.000	103.287	103.127	103.087		5.125					
5.125	103.235	103.082	103.152		5.250					
5.250	103.430	103.272	103.347		5.375					
5.375					5.500					
5.500	103.272	103.104	103.193		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



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: 10/8/19 9:10 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	96.728	96.684	96.654	96.615	2.750	96.728	96.684	96.654	96.615	<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	96.994	96.953	96.920	96.884	2.875	96.994	96.953	96.920	96.884																			
3.000	99.360	99.247	99.135	97.172	3.000	99.360	99.247	99.135	97.172																			
3.125	99.758	99.645	99.533	97.433	3.125	99.758	99.645	99.533	97.433																			
3.250	100.157	100.044	99.932	98.177	3.250	100.157	100.044	99.932	98.177																			
3.375	100.236	100.123	100.011	98.428	3.375	100.236	100.123	100.011	98.428																			
3.500	100.635	100.522	100.410	98.627	3.500	100.635	100.522	100.410	98.627																			
3.625	101.035	100.922	100.810	98.745	3.625	101.035	100.922	100.810	98.745																			
3.750	101.436	101.323	101.211	99.054	3.750	101.436	101.323	101.211	99.054																			
3.875	101.480	101.367	101.255	99.295	3.875	101.480	101.367	101.255	99.295																			
4.000	101.880	101.767	101.655	99.447	4.000	101.880	101.767	101.655	99.447																			
4.125	102.281	102.168	102.056	99.522	4.125	102.281	102.168	102.056	99.522																			
4.250	102.683	102.570	102.458	99.614	4.250	102.683	102.570	102.458	99.614																			
4.375	101.978	101.865	101.753		4.375	101.978	101.865	101.753																				
4.500	102.378	102.265	102.153		4.500	102.378	102.265	102.153																				
4.625	102.777	102.664	102.552		4.625	102.777	102.664	102.552																				
4.750	103.178	103.065	102.953		4.750	103.178	103.065	102.953																				
4.875					4.875																							
5.000					5.000																							
5.125					5.125																							

Extension and Re-lock Fees

Please call lock desk for extensions and relocks

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



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

[Return to Home Tab](#)



Effective: 10/8/19 9:10 AM

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					Margin 2.25					Margin 2.25				
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	99.332	99.295	99.273	99.240	2.750	99.442	99.401	99.374	99.337	2.750	99.366	99.321	99.292	99.251
2.875	99.649	99.613	99.586	99.554	2.875	99.822	99.783	99.751	99.716	2.875	99.740	99.697	99.663	99.624
3.000	99.964	99.929	99.896	99.865	3.000	100.199	100.162	100.124	100.093	3.000	100.112	100.069	100.030	99.994
3.125	100.285	100.249	100.212	100.182	3.125	100.581	100.545	100.502	100.473	3.125	100.483	100.442	100.398	100.364
3.250	100.586	100.550	100.507	100.479	3.250	100.955	100.921	100.873	100.846	3.250	100.811	100.771	100.721	100.689
3.375	100.885	100.849	100.801	100.774	3.375	101.330	101.296	101.243	101.218	3.375	101.132	101.092	101.038	101.007
3.500	101.189	101.153	101.100	101.073	3.500	101.706	101.674	101.615	101.593	3.500	101.455	101.416	101.356	101.326
3.625	101.497	101.461	101.402	101.377	3.625	102.086	102.055	101.991	101.971	3.625	101.783	101.745	101.679	101.651
3.750	101.773	101.736	101.672	101.647	3.750	102.345	102.314	102.245	102.225	3.750	102.104	102.065	101.995	101.968
3.875	102.044	102.007	101.938	101.913	3.875	102.589	102.556	102.482	102.462	3.875	102.423	102.385	102.309	102.284
4.000	102.313	102.274	102.200	102.175	4.000	102.834	102.800	102.721	102.701	4.000	102.743	102.705	102.624	102.600
4.125	102.580	102.540	102.461	102.436	4.125	103.078	103.043	102.958	102.938	4.125	103.061	103.023	102.937	102.914
4.250	102.793	102.752	102.667	102.642	4.250	103.301	103.264	103.175	103.154	4.250	103.308	103.269	103.178	103.155
4.375	102.999	102.956	102.866	102.840	4.375	103.500	103.484	103.389	103.368	4.375	103.500	103.500	103.411	103.388
4.500	103.203	103.158	103.063	103.036	4.500	103.500	103.500	103.500	103.500	4.500	103.500	103.500	103.500	103.500
4.625	103.405	103.358	103.258	103.230	4.625					4.625				
4.750	103.500	103.500	103.425	103.395	4.750					4.750				
4.875	103.500	103.500	103.500	103.500	4.875					4.875				

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters

Investment Property LTV <=75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000
HighBal ARM LTV/CLTV <= 75%	-0.750
HighBal ARM LTV/CLTV > 75%	-1.500
Second home LTV > 85%	-0.250

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico >=720
<= 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
<= 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products

>20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
<=20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms	Credit Scores							
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630
Manufactured Home	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other St	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

[Return to Home Tab](#)



Effective: 10/8/19 9:10 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	101.821	101.731	101.591		3.625	102.095	102.048	102.036	101.928
3.750	102.151	102.068	101.938		3.750	102.632	102.602	102.568	102.488
3.875	102.605	102.523	102.386		3.875	103.022	103.004	102.970	102.894
4.000	103.056	102.973	102.837		4.000	103.417	103.401	103.367	103.298
4.125	103.356	103.274	103.137		4.125	103.446	103.422	103.388	103.318
4.250	103.040	102.934	102.812		4.250	103.385	103.371	103.315	103.243
4.375	103.338	103.296	103.173		4.375	103.658	103.647	103.591	103.523
4.500	103.716	103.674	103.551		4.500	103.859	103.851	103.795	103.732
4.625	103.891	103.849	103.726		4.625	103.885	103.878	103.822	103.760
4.750	103.846	103.764	103.703		4.750	104.134	104.154	104.076	104.026
4.875	104.208	104.182	104.064		4.875	104.424	104.447	104.368	104.324
5.000	104.327	104.301	104.183		5.000	104.663	104.686	104.607	104.565
5.125	104.624	104.598	104.480		5.125	104.932	105.013	104.913	104.880
5.250					5.250	105.433	105.517	105.417	105.390
5.375					5.375	105.557	105.728	105.606	105.606
5.500					5.500	105.814	105.987	105.865	105.868
5.625					5.625	106.414	106.591	106.469	106.477
5.750					5.750	106.734	106.912	106.790	106.801
5.875					5.875	106.996	107.175	107.053	107.065
6.000					6.000	107.175	107.353	107.231	107.245

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									
>45% DTI		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
	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										
CA Only	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194