



Effective: 10/9/19 9:15 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					1200-99					1300-99				
1100-99					1201-99					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	100.383	100.331	100.286	99.851	3.250	100.837	100.767	100.717	100.649	2.750	99.970	99.785	99.746	99.703
3.375	100.970	100.902	100.857	100.433	3.375	101.330	101.255	101.210	101.136	2.875	100.404	100.355	100.351	100.303
3.500	101.425	101.328	101.283	100.902	3.500	101.645	101.565	101.526	101.447	3.000	101.137	101.090	100.999	100.856
3.625	101.900	101.868	101.823	101.278	3.625	102.236	102.151	102.120	102.036	3.125	101.455	101.396	101.403	101.345
3.750	102.360	102.328	102.283	101.607	3.750	102.756	102.665	102.640	102.551	3.250	101.935	101.889	101.813	101.750
3.875	102.754	102.678	102.633	102.120	3.875	103.210	103.114	103.094	103.000	3.375	102.281	102.236	102.150	102.078
4.000	103.213	103.161	103.116	102.540	4.000	103.516	103.415	103.401	103.301	3.500	102.562	102.513	102.427	102.257
4.125	103.515	103.283	103.193	102.844	4.125	103.776	103.669	103.661	103.556	3.625	103.158	102.983	102.831	102.524
4.250	103.382	103.350	103.336	102.486	4.250	104.155	104.043	104.105	103.995	3.750	103.210	103.111	103.024	102.923
4.375	103.652	103.620	103.606	102.927	4.375	104.598	104.482	104.549	104.434	3.875	103.372	103.275	103.301	103.212
4.500	103.946	103.914	103.900	103.273	4.500	104.876	104.754	104.827	104.707	4.000	103.818	103.692	103.609	103.397
4.625	104.077	104.044	104.036	103.465	4.625	104.980	104.853	104.932	104.806	4.125	104.189	104.088	104.045	103.659
4.750	104.329	104.297	104.288	103.481	4.750	105.195	105.063	105.150	105.019	4.250	104.491	104.428	104.388	104.028
4.875	104.635	104.603	104.594	103.861	4.875	105.588	105.450	105.543	105.407	4.375	104.731	104.703	104.664	104.369
5.000	104.826	104.794	104.785	104.175	5.000	105.851	105.708	105.806	105.665	4.500	104.814	104.786	104.748	104.589
5.125	105.198	105.166	105.157	104.443	5.125	106.042	105.894	105.997	105.851	4.625	104.690	104.662	104.624	104.002
5.250	105.577	105.544	105.536	104.831	5.250	106.150	106.082	106.150	106.042	4.750	104.725	104.697	104.660	104.317
5.375	105.390	105.226	105.339	105.177	5.375	105.373	105.325	105.296		4.875	105.039	104.948	104.784	104.521
5.500	105.749	105.580	105.701	105.534	5.500	105.539	105.506	105.455		5.000	104.944	104.846	104.799	104.663
5.625	105.830	105.830	105.830	105.830	5.625					5.125	102.861	102.718	102.714	102.573

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		
7 Day	0.150	Re-Lock	0.125
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
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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	-1.270	-1.350	
Investment Property (Max 85% LTV)	-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630	
3-4 - Unit Property	-1.020	-1.190	-1.330	-1.500	N/A	N/A	N/A	N/A	
Manufactured	-0.540	-0.600	-0.700	-0.850	-1.050	-1.500	-1.650	-1.800	
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

Wholesale Fee Buyout Option Price Adjustor

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



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

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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	99.798	99.187	99.091	98.942	3.250	98.996	98.920	98.865		2.750	99.599	99.516	99.422	
3.375	100.312	99.774	99.682	99.600	3.375	99.659	99.578	99.528		2.875	100.022	99.956	99.846	
3.500	100.766	100.288	100.245	100.161	3.500	100.225	100.138	100.095		3.000	100.501	100.435	100.325	
3.625	101.137	100.703	100.665	100.577	3.625	100.645	100.553	100.515		3.125	100.920	100.854	100.745	
3.750	101.747	101.396	101.366	101.272	3.750	101.342	101.246	101.216		3.250	101.297	101.231	101.121	
3.875	102.272	102.030	102.005	101.907	3.875	101.981	101.880	101.855		3.375	101.505	101.439	101.329	
4.000	102.690	102.537	102.518	102.414	4.000	102.494	102.387	102.368		3.500	101.700	101.634	101.525	
4.125	102.991	102.874	102.861	102.751	4.125	102.836	102.724	102.711		3.625	101.869	101.787	101.708	
4.250	102.626	102.321	102.379	102.264	4.250	102.288	102.171	102.229		3.750	102.051	101.969	101.890	
4.375	103.080	102.905	102.968	102.848	4.375	102.877	102.755	102.818		3.875	102.089	102.023	101.960	
4.500	103.471	103.343	103.412	103.287	4.500	103.321	103.193	103.262		4.000	102.404	102.338	102.275	
4.625	103.783	103.650	103.724	103.594	4.625	103.633	103.500	103.574		4.125	102.742	102.660	102.581	
4.750	103.564	103.179	103.261	103.126	4.750	103.167	103.029	103.111		4.250	102.916	102.866	102.778	
4.875	103.925	103.724	103.812	103.672	4.875	103.717	103.574	103.662		4.375	103.126	103.076	102.976	
5.000	104.284	104.136	104.230	104.084	5.000	104.134	103.986	104.080		4.500	103.320	103.254	103.191	
5.125	104.539	104.386	104.485	104.334	5.125	104.389	104.236	104.335		4.625	103.426	103.360	103.297	
5.250	104.725	103.200	103.189		5.250					4.750	102.702	102.620	102.541	
5.375	105.099	103.571	103.560		5.375					4.875				
5.500	105.346				5.500					5.000				
5.625	105.516				5.625					5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.883	100.817	100.707	
3.375	101.065	100.999	100.889	
3.500	101.353	101.271	101.192	
3.625	101.639	101.557	101.478	
3.750	101.821	101.739	101.660	
3.875	101.859	101.793	101.730	
4.000	102.174	102.108	102.045	
4.125	102.512	102.430	102.351	
4.250	102.677	102.611	102.548	
4.375	102.870	102.815	102.741	
4.500	103.090	103.028	102.961	
4.625	103.196	103.130	103.067	
4.750	102.472	102.390	102.311	
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									
		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate & Term Refinance		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refinance		-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A
Second Home		-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.270	-1.350
Investment Property (Max 85% LTV)		-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630
3-4 - Unit Property		-1.020	-1.190	-1.330	-1.500	N/A	N/A	N/A	N/A
Manufactured		-0.540	-0.600	-0.700	-0.850	-1.050	-1.500	-1.650	-1.800
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

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



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

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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	102.978	102.931	102.303	102.230	3.375	102.344	102.055	102.072	102.003		
3.375	103.382	103.335	102.731	102.653	3.500	102.766	102.392	102.414	102.341		
3.500	103.821	103.774	103.121	103.038	3.625	103.170	102.717	102.744	102.665		
3.625	103.981	103.934	103.467	103.377	3.750	103.334	103.249	103.281	103.197		
3.750	104.259	104.029	103.894	103.679	3.875	103.662	103.572	103.609	103.520		
3.875	104.118	104.094	103.394	103.295	4.000	103.977	103.881	103.924	103.829		
4.000	104.354	104.331	103.716	103.612	4.125	104.277	104.176	104.225	104.125		
4.125	104.545	104.521	104.071	103.905	4.250	104.562	104.456	104.510	104.405		
4.250	104.768	104.605	104.460	104.175	4.375	104.568	104.456	104.421	104.311		
4.375	104.627	104.612	103.574	103.454	4.500	104.852	104.736	104.706	104.590		
4.500	104.740	104.725	103.872	103.731	4.625						
4.625	105.047	105.031	104.244	103.991	4.750						
4.750	105.689	104.673	104.599	104.237	4.875						
4.875	105.936	104.349	104.305	104.159	5.000						
5.000	106.178	104.484	104.549	104.404	5.125						
5.125	106.403	102.621			5.250						
5.250	106.613				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	102.562	102.486	102.403	102.330		
3.375	102.989	102.908	102.831	102.753		
3.500	103.379	103.293	103.221	103.138		
3.625	103.732	103.632	103.565	103.477		
3.750	104.030	103.934	103.872	103.779		
3.875	103.586	103.484	103.494	103.395		
4.000	103.908	103.801	103.816	103.712		
4.125	104.206	104.094	104.114	104.005		
4.250	104.480	104.363	104.389	104.275		
4.375	103.762	103.639	103.674	103.554		
4.500	104.043	103.916	103.956	103.831		
4.625	104.308	104.175	104.221	104.091		
4.750	104.559	104.421	104.472	104.337		
4.875	104.484	104.340	104.400	104.259		
5.000	104.733	104.584	104.649	104.504		
5.125	102.871	102.721				
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	101.320	100.794	100.711		3.375	100.769	100.711	100.606		<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	101.725	101.126	101.048		3.500	101.008	100.950	100.845																													
3.500	102.138	101.421	101.349		3.625	101.231	101.173	101.068																													
3.625	102.532	101.845	101.729		3.750	101.652	101.602	101.502																													
3.750	102.521	102.273	102.157		3.875	101.876	101.826	101.726																													
3.875	102.262	101.586	101.554		4.000	102.086	102.036	101.936																													
4.000	102.470	102.016	101.924		4.125	102.281	102.231	102.131																													
4.125	102.642	102.426	102.333		4.250	102.463	102.413	102.313																													
4.250	103.030	102.814	102.722		4.375	101.567	101.517	101.417																													
4.375	102.652	102.193	102.127		4.500	101.750	101.700	101.600																													
4.500	102.776	102.584	102.510		4.625	101.921	101.871	101.771																													
4.625	103.148	102.956	102.882		4.750	102.080	102.030	101.930																													
4.750	103.502	103.311	103.236		4.875																																
4.875	102.888	102.737	102.716		5.000																																
5.000	103.245	103.093	103.048		5.125																																
5.125	103.217	103.064	103.134		5.250																																
5.250	103.412	103.253	103.330		5.375																																
5.375					5.500																																
5.500	103.408	103.238	103.328		5.625																																
5.625					5.750																																

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

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

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



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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	96.745	96.700	96.670	96.631	2.750	96.745	96.700	96.670	96.631	<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	97.011	96.969	96.937	96.900	2.875	97.011	96.969	96.937	96.900																			
3.000	99.360	99.247	99.135	97.191	3.000	99.360	99.247	99.135	97.191																			
3.125	99.758	99.645	99.533	97.454	3.125	99.758	99.645	99.533	97.454																			
3.250	100.157	100.044	99.932	98.213	3.250	100.157	100.044	99.932	98.213																			
3.375	100.236	100.123	100.011	98.463	3.375	100.236	100.123	100.011	98.463																			
3.500	100.635	100.522	100.410	98.662	3.500	100.635	100.522	100.410	98.662																			
3.625	101.035	100.922	100.810	98.771	3.625	101.035	100.922	100.810	98.771																			
3.750	101.436	101.323	101.211	99.087	3.750	101.436	101.323	101.211	99.087																			
3.875	101.480	101.367	101.255	99.328	3.875	101.480	101.367	101.255	99.328																			
4.000	101.880	101.767	101.655	99.468	4.000	101.880	101.767	101.655	99.468																			
4.125	102.281	102.168	102.056	99.536	4.125	102.281	102.168	102.056	99.536																			
4.250	102.683	102.570	102.458	99.644	4.250	102.683	102.570	102.458	99.644																			
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 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		
2.500					2.500					2.500						
2.625					2.625					2.625						
2.750	99.189	99.151	99.129	99.095	2.750	99.367	99.324	99.298	99.259	2.750	99.252	99.205	99.177	99.134		
2.875	99.504	99.467	99.440	99.407	2.875	99.754	99.713	99.681	99.645	2.875	99.632	99.587	99.554	99.513		
3.000	99.819	99.782	99.750	99.718	3.000	100.140	100.100	100.063	100.030	3.000	100.010	99.966	99.928	99.890		
3.125	100.137	100.100	100.063	100.032	3.125	100.526	100.489	100.447	100.416	3.125	100.388	100.345	100.302	100.266		
3.250	100.442	100.405	100.363	100.333	3.250	100.900	100.863	100.816	100.787	3.250	100.728	100.687	100.638	100.604		
3.375	100.746	100.709	100.662	100.633	3.375	101.272	101.236	101.184	101.157	3.375	101.063	101.022	100.968	100.936		
3.500	101.051	101.014	100.962	100.934	3.500	101.646	101.612	101.554	101.530	3.500	101.399	101.359	101.300	101.269		
3.625	101.361	101.324	101.266	101.240	3.625	102.024	101.992	101.929	101.907	3.625	101.739	101.700	101.635	101.607		
3.750	101.634	101.596	101.533	101.507	3.750	102.278	102.244	102.176	102.154	3.750	102.047	102.007	101.938	101.910		
3.875	101.901	101.862	101.794	101.768	3.875	102.514	102.479	102.406	102.384	3.875	102.348	102.308	102.234	102.207		
4.000	102.167	102.127	102.054	102.028	4.000	102.750	102.714	102.635	102.613	4.000	102.649	102.609	102.529	102.503		
4.125	102.431	102.390	102.312	102.286	4.125	102.985	102.947	102.863	102.841	4.125	102.948	102.908	102.823	102.798		
4.250			101.599		4.250		101.646	101.546		4.250	101.745	101.646	101.546			
4.375					4.375					4.375						
4.500					4.500					4.500						
4.625					4.625					4.625						
4.750					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
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: 10/9/19 9:16 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	99.364	99.326	99.305	99.271	2.750	99.426	99.384	99.357	99.319	2.750	99.377	99.330	99.302	99.259
2.875	99.677	99.639	99.613	99.579	2.875	99.810	99.770	99.738	99.702	2.875	99.754	99.709	99.675	99.635
3.000	99.987	99.949	99.918	99.886	3.000	100.192	100.153	100.116	100.082	3.000	100.128	100.084	100.046	100.008
3.125	100.302	100.265	100.228	100.198	3.125	100.577	100.540	100.497	100.467	3.125	100.502	100.460	100.416	100.381
3.250	100.606	100.569	100.527	100.498	3.250	100.950	100.913	100.866	100.837	3.250	100.838	100.796	100.748	100.714
3.375	100.911	100.873	100.826	100.798	3.375	101.321	101.286	101.234	101.207	3.375	101.168	101.127	101.073	101.041
3.500	101.219	101.182	101.129	101.102	3.500	101.695	101.661	101.603	101.579	3.500	101.499	101.459	101.400	101.369
3.625	101.532	101.495	101.437	101.410	3.625	102.072	102.039	101.976	101.954	3.625	101.836	101.796	101.732	101.703
3.750	101.808	101.770	101.707	101.681	3.750	102.326	102.292	102.224	102.202	3.750	102.142	102.102	102.032	102.005
3.875	102.079	102.040	101.972	101.946	3.875	102.563	102.528	102.455	102.433	3.875	102.444	102.404	102.329	102.303
4.000	102.346	102.307	102.233	102.207	4.000	102.802	102.766	102.687	102.665	4.000	102.747	102.707	102.627	102.601
4.125	102.613	102.572	102.494	102.468	4.125	103.040	103.002	102.918	102.896	4.125	103.048	103.008	102.923	102.898
4.250	102.804	102.762	102.678	102.651	4.250	103.266	103.227	103.137	103.115	4.250	103.308	103.267	103.176	103.152
4.375	102.986	102.941	102.852	102.824	4.375	103.491	103.450	103.356	103.332	4.375	103.500	103.500	103.427	103.402
4.500	103.166	103.118	103.024	102.995	4.500	103.500	103.500	103.500	103.500	4.500	103.500	103.500	103.500	103.500
4.625	103.343	103.294	103.194	103.163	4.625					4.625				
4.750	103.500	103.483	103.378	103.346	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

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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	101.593	101.510	101.452		3.625	101.958	101.941	101.931	101.906
3.750	102.052	101.974	101.874		3.750	102.540	102.507	102.480	102.429
3.875	102.524	102.442	102.352		3.875	102.936	102.914	102.886	102.839
4.000	102.983	102.901	102.811		4.000	103.321	103.303	103.276	103.232
4.125	103.285	103.203	103.113		4.125	103.348	103.319	103.292	103.249
4.250	103.016	102.920	102.844		4.250	103.370	103.366	103.320	103.293
4.375	103.316	103.239	103.180		4.375	103.647	103.643	103.597	103.574
4.500	103.668	103.626	103.567		4.500	103.849	103.850	103.804	103.785
4.625	103.845	103.803	103.745		4.625	103.875	103.878	103.831	103.813
4.750	103.909	103.794	103.787		4.750	104.131	104.173	104.108	104.167
4.875	104.209	104.191	104.165		4.875	104.424	104.469	104.405	104.466
5.000	104.548	104.530	104.504		5.000	104.663	104.709	104.644	104.711
5.125	104.615	104.551	104.558		5.125	104.910	104.993	104.911	105.035
5.250					5.250	105.412	105.500	105.418	105.547
5.375					5.375	105.624	105.672	105.571	105.665
5.500					5.500	105.879	105.931	105.830	105.927
5.625					5.625	106.484	106.536	106.435	106.538
5.750					5.750	106.804	106.859	106.758	106.863
5.875					5.875	107.067	107.123	107.022	107.129
6.000					6.000	107.247	107.302	107.202	107.309

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