



Effective: 10/10/19 1:27 PM

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



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					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	100.116	99.956	99.915	99.318	3.250	100.294	100.225	100.174	100.106	2.750	99.971	99.864	99.796	99.475
3.375	100.783	100.550	100.476	99.922	3.375	100.795	100.720	100.675	100.601	2.875	100.594	100.557	100.463	100.079
3.500	101.297	101.065	100.980	100.410	3.500	101.115	101.035	100.996	100.917	3.000	101.137	101.090	100.990	100.635
3.625	101.695	101.634	101.593	100.796	3.625	101.835	101.795	101.756	101.624	3.125	101.524	101.481	101.434	101.129
3.750	102.194	102.077	102.037	101.231	3.750	102.358	102.268	102.242	102.153	3.250	101.892	101.846	101.752	101.547
3.875	102.643	102.451	102.411	101.762	3.875	102.829	102.733	102.713	102.619	3.375	102.235	102.189	102.096	101.881
4.000	103.102	102.935	102.894	102.197	4.000	103.190	103.034	103.020	102.921	3.500	102.529	102.459	102.368	102.061
4.125	103.404	103.172	103.081	102.505	4.125	103.513	103.346	103.402	103.298	3.625	103.122	102.947	102.846	102.371
4.250	103.258	103.226	103.219	102.320	4.250	103.955	103.843	103.906	103.796	3.750	103.183	103.083	102.991	102.780
4.375	103.530	103.498	103.491	102.794	4.375	104.422	104.305	104.373	104.258	3.875	103.293	103.251	103.164	103.075
4.500	103.858	103.826	103.819	103.150	4.500	104.702	104.580	104.654	104.533	4.000	103.729	103.688	103.599	103.260
4.625	104.013	103.946	103.939	103.338	4.625	104.806	104.679	104.757	104.632	4.125	104.162	104.093	104.058	103.536
4.750	104.235	104.203	104.197	103.373	4.750	105.067	104.935	105.022	104.891	4.250	104.459	104.431	104.398	103.922
4.875	104.543	104.511	104.504	103.778	4.875	105.495	105.358	105.450	105.314	4.375	104.745	104.716	104.684	104.273
5.000	104.774	104.704	104.697	104.096	5.000	105.761	105.618	105.716	105.575	4.500	104.827	104.799	104.766	104.497
5.125	105.162	105.130	105.123	104.357	5.125	105.958	105.810	105.914	105.768	4.625	104.707	104.678	104.646	104.037
5.250	105.544	105.512	105.506	104.818	5.250	106.150	106.079	106.150	106.040	4.750	104.733	104.705	104.673	104.365
5.375	105.388	105.224	105.337	105.175	5.375	105.429	105.373	105.349		4.875	104.759	104.627	104.708	104.577
5.500	105.803	105.634	105.755	105.588	5.500	105.702	105.645	105.621		5.000	104.894	104.757	104.843	104.707
5.625	105.830	105.830	105.830	105.830	5.625					5.125	102.806	102.663	102.722	102.581

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	101.393	101.327	101.274	101.213	3.250	99.191	99.191	99.191	99.191	2.750	98.921	98.878	98.868	98.825
3.375	101.631	101.573	101.550	101.483	3.375	99.801	99.801	99.801	99.801	2.875	99.529	99.481	99.476	99.429
3.500	102.219	102.044	101.863	101.791	3.500	100.293	100.293	100.293	100.293	3.000	100.091	100.037	100.038	99.985
3.625	102.749	102.574	102.261	102.185	3.625	100.684	100.684	100.684	100.684	3.125	100.589	100.530	100.537	100.479
3.750	102.873	102.698	102.625	102.543	3.750	101.121	101.121	101.121	101.121	3.250	101.012	100.948	100.960	100.897
3.875	102.909	102.821	102.862	102.774	3.875	101.657	101.657	101.657	101.657	3.375	101.351	101.282	101.299	101.231
4.000	103.146	103.069	103.021	102.928	4.000	102.096	102.096	102.096	102.096	3.500	101.536	101.461	101.484	101.411
4.125	103.852	103.677	103.345	103.247	4.125	102.410	102.410	102.410	102.410	3.625	101.852	101.772	101.800	101.721
4.250	103.742	103.638	103.694	103.591	4.250	102.164	102.164	102.164	102.164	3.750	102.266	102.181	102.214	102.130
4.375	104.046	103.948	103.998	103.890	4.375	102.643	102.643	102.643	102.643	3.875	102.566	102.475	102.514	102.425
4.500	104.241	104.127	104.194	104.080	4.500	103.004	103.004	103.004	103.004	4.000	102.756	102.660	102.704	102.610
4.625	103.948	103.829	103.900	103.781	4.625	103.197	103.197	103.197	103.197	4.125	103.038	102.937	102.985	102.886
4.750	104.268	104.143	104.220	104.096	4.750	103.234	103.234	103.234	103.234	4.250	103.429	103.323	103.377	103.272
4.875	104.456	104.326	104.408	104.279	4.875	103.643	103.643	103.643	103.643	4.375	103.785	103.673	103.733	103.623
5.000	104.592	104.457	104.545	104.411	5.000	103.967	103.967	103.967	103.967	4.500	104.014	103.897	103.962	103.847
5.125	102.361	102.220	102.281	102.141	5.125	104.233	104.233	104.233	104.233	4.625	103.560	103.438	103.507	103.387
5.250	102.664	102.519	102.585	102.440	5.250	104.696	104.696	104.696	104.696	4.750	103.893	103.766	103.841	103.715
5.375	102.828	102.677	102.749	102.599	5.375	105.058	105.058	105.058	105.058	4.875	104.109	103.977	104.058	103.927
5.500	102.952	102.796	102.873	102.718	5.500	105.473	105.473	105.473	105.473	5.000	104.244	104.107	104.193	104.057
5.625	102.377	102.216	102.298	102.137	5.625	105.500	105.500	105.500	105.500	5.125	102.156	102.013	102.072	101.931

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	0.000
Cash Out Refinance	-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A	N/A



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	99.360	98.807	98.694	98.410	3.250	98.464	98.388	98.333		2.750	99.509	99.442	99.386	
3.375	99.878	99.426	99.318	99.067	3.375	99.125	99.044	98.995		2.875	99.990	99.924	99.807	
3.500	100.338	99.773	99.729	99.646	3.500	99.709	99.623	99.579		3.000	100.468	100.402	100.285	
3.625	100.903	100.324	100.289	100.200	3.625	100.265	100.174	100.139		3.125	100.888	100.822	100.705	
3.750	101.394	101.027	100.997	100.903	3.750	100.973	100.877	100.847		3.250	101.265	101.198	101.081	
3.875	102.070	101.654	101.629	101.530	3.875	101.605	101.504	101.479		3.375	101.473	101.407	101.290	
4.000	102.494	102.171	102.152	102.048	4.000	102.128	102.021	102.002		3.500	101.668	101.602	101.485	
4.125	102.799	102.526	102.513	102.403	4.125	102.488	102.376	102.363		3.625	101.795	101.720	101.713	
4.250	102.477	102.145	102.202	102.088	4.250	102.112	101.995	102.052		3.750	101.978	101.904	101.896	
4.375	102.954	102.731	102.794	102.674	4.375	102.703	102.581	102.644		3.875	102.084	102.018	101.952	
4.500	103.303	103.175	103.244	103.119	4.500	103.153	103.025	103.094		4.000	102.402	102.336	102.270	
4.625	103.632	103.500	103.574	103.444	4.625	103.482	103.350	103.424		4.125	102.678	102.608	102.594	
4.750	103.472	103.057	103.139	103.004	4.750	103.045	102.907	102.989		4.250	102.908	102.842	102.776	
4.875	103.885	103.605	103.693	103.553	4.875	103.598	103.455	103.543		4.375	103.107	103.049	102.973	
5.000	104.200	104.023	104.117	103.971	5.000	104.022	103.873	103.967		4.500	103.323	103.257	103.191	
5.125	104.467	104.287	104.386	104.235	5.125	104.291	104.137	104.236		4.625	103.436	103.370	103.304	
5.250	104.723	103.233	103.223		5.250					4.750	102.702	102.620	102.541	
5.375	105.132	103.604	103.594		5.375					4.875				
5.500	105.381				5.500					5.000				
5.625	105.553				5.625					5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.851	100.784	100.667	
3.375	101.032	100.966	100.849	
3.500	101.276	101.202	101.194	
3.625	101.565	101.490	101.483	
3.750	101.748	101.674	101.666	
3.875	101.854	101.788	101.722	
4.000	102.172	102.106	102.040	
4.125	102.448	102.378	102.364	
4.250	102.678	102.612	102.546	
4.375	102.875	102.809	102.743	
4.500	103.093	103.027	102.961	
4.625	103.206	103.140	103.074	
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	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

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Effective: 10/10/19 1:28 PM

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

3.250	102.720	102.673	102.112	101.907	3.375	102.344	101.896	101.912	101.844
3.375	103.175	103.128	102.428	102.350	3.500	102.766	102.241	102.263	102.189
3.500	103.553	103.506	102.899	102.762	3.625	103.170	102.573	102.601	102.522
3.625	103.773	103.726	103.350	103.137	3.750	103.269	103.112	103.144	103.060
3.750	104.146	103.963	103.777	103.465	3.875	103.535	103.444	103.482	103.392
3.875	104.017	103.994	103.317	103.218	4.000	103.858	103.763	103.805	103.711
4.000	104.289	104.266	103.655	103.551	4.125	104.168	104.067	104.115	104.016
4.125	104.479	104.456	104.028	103.858	4.250	104.463	104.357	104.411	104.307
4.250	104.718	104.507	104.389	104.140	4.375	104.487	104.376	104.434	104.324
4.375	104.530	104.514	103.558	103.439	4.500	104.781	104.664	104.728	104.613
4.500	104.723	104.707	104.039	103.726	4.625				
4.625	105.029	105.014	104.338	103.993	4.750				
4.750	105.635	104.653	104.560	104.246	4.875				
4.875	105.931	104.410	104.361	104.220	5.000				
5.000	106.175	104.555	104.624	104.479	5.125				
5.125	106.402	104.960	104.936		5.250				
5.250	106.614	104.677	104.653		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	102.394	102.219	102.080	102.007										
3.375	102.834	102.659	102.528	102.450										
3.500	103.260	103.085	102.945	102.862										
3.625	103.654	103.503	103.434	103.237										
3.750	103.816	103.719	103.658	103.565										
3.875	103.509	103.408	103.417	103.318										
4.000	103.846	103.740	103.755	103.651										
4.125	104.225	104.152	104.128	103.958										
4.250	104.446	104.328	104.355	104.240										
4.375	103.715	103.678	103.658	103.539										
4.500	104.195	104.163	104.139	103.826										
4.625	104.494	104.462	104.438	104.093										
4.750	104.537	104.399	104.481	104.346										
4.875	104.513	104.437	104.461	104.320										
5.000	104.776	104.655	104.724	104.579										
5.125	105.093	105.060	105.036											
5.250	104.811	104.777	104.753											

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	101.194	100.494	100.410		3.375	100.741	100.691	100.582		
3.375	101.634	100.848	100.770		3.500	100.980	100.930	100.821		
3.500	102.060	101.282	101.162		3.625	101.203	101.153	101.044		
3.625	102.454	101.732	101.612		3.750	101.633	101.575	101.462		
3.750	102.409	102.160	102.040		3.875	101.857	101.799	101.687		
3.875	102.161	101.528	101.475		4.000	102.067	102.009	101.896		
4.000	102.439	101.958	101.854		4.125	102.262	102.204	102.092		
4.125	102.724	102.367	102.263		4.250	102.444	102.386	102.273		
4.250	102.980	102.756	102.652		4.375	101.517	101.459	101.346		
4.375	102.555	101.978	102.043		4.500	101.700	101.642	101.530		
4.500	102.678	102.314	102.276		4.625	101.871	101.813	101.700		
4.625	102.924	102.686	102.593		4.750	102.030	101.972	101.859		
4.750	103.249	103.041	102.947		4.875					
4.875	102.941	102.797	102.747		5.000					
5.000	103.297	103.153	103.103		5.125					
5.125	103.135	102.981	103.083		5.250					
5.250	103.332	103.173	103.281		5.375					
5.375					5.500					
5.500	103.524	103.355	103.476		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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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	96.501	96.451	96.412	96.377	2.750	96.501	96.451	96.412	96.377	<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	96.775	96.727	96.694	96.653	2.875	96.775	96.727	96.694	96.653																			
3.000	99.360	99.247	99.135	96.949	3.000	99.360	99.247	99.135	96.949																			
3.125	99.758	99.645	99.533	97.206	3.125	99.758	99.645	99.533	97.206																			
3.250	100.157	100.044	99.932	97.947	3.250	100.157	100.044	99.932	97.947																			
3.375	100.236	100.123	100.011	98.203	3.375	100.236	100.123	100.011	98.203																			
3.500	100.635	100.522	100.410	98.405	3.500	100.635	100.522	100.410	98.405																			
3.625	101.035	100.922	100.810	98.511	3.625	101.035	100.922	100.810	98.511																			
3.750	101.436	101.323	101.211	98.814	3.750	101.436	101.323	101.211	98.814																			
3.875	101.480	101.367	101.255	99.056	3.875	101.480	101.367	101.255	99.056																			
4.000	101.880	101.767	101.655	99.199	4.000	101.880	101.767	101.655	99.199																			
4.125	102.281	102.168	102.056	99.266	4.125	102.281	102.168	102.056	99.266																			
4.250	102.683	102.570	102.458	99.370	4.250	102.683	102.570	102.458	99.370																			
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



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
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Effective: 10/10/19 1:28 PM

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	98.937	98.893	98.867	98.832	2.750	98.993	98.942	98.909	98.869	2.750	99.018	98.964	98.930	98.889	2.750	99.018	98.964	98.930	98.889	2.750	99.018	98.964	98.930	98.889	2.750	99.018	98.964	98.930	98.889
2.875	99.258	99.213	99.189	99.148	2.875	99.390	99.340	99.310	99.265	2.875	99.370	99.317	99.284	99.238	2.875	99.370	99.317	99.284	99.238	2.875	99.370	99.317	99.284	99.238	2.875	99.370	99.317	99.284	99.238
3.000	99.575	99.531	99.508	99.463	3.000	99.783	99.734	99.707	99.657	3.000	99.719	99.667	99.636	99.585	3.000	99.719	99.667	99.636	99.585	3.000	99.719	99.667	99.636	99.585	3.000	99.719	99.667	99.636	99.585
3.125	99.892	99.849	99.827	99.776	3.125	100.174	100.127	100.103	100.047	3.125	100.065	100.014	99.985	99.929	3.125	100.065	100.014	99.985	99.929	3.125	100.065	100.014	99.985	99.929	3.125	100.065	100.014	99.985	99.929
3.250	100.195	100.151	100.130	100.074	3.250	100.562	100.517	100.495	100.434	3.250	100.421	100.371	100.344	100.282	3.250	100.421	100.371	100.344	100.282	3.250	100.421	100.371	100.344	100.282	3.250	100.421	100.371	100.344	100.282
3.375	100.495	100.451	100.431	100.370	3.375	100.950	100.907	100.887	100.822	3.375	100.777	100.728	100.704	100.637	3.375	100.777	100.728	100.704	100.637	3.375	100.777	100.728	100.704	100.637	3.375	100.777	100.728	100.704	100.637
3.500	100.795	100.751	100.732	100.666	3.500	101.339	101.297	101.280	101.209	3.500	101.132	101.085	101.062	100.990	3.500	101.132	101.085	101.062	100.990	3.500	101.132	101.085	101.062	100.990	3.500	101.132	101.085	101.062	100.990
3.625	101.097	101.053	101.035	100.964	3.625	101.730	101.689	101.675	101.599	3.625	101.489	101.442	101.422	101.344	3.625	101.489	101.442	101.422	101.344	3.625	101.489	101.442	101.422	101.344	3.625	101.489	101.442	101.422	101.344
3.750	101.367	101.323	101.305	101.228	3.750	101.999	101.957	101.943	101.862	3.750	101.809	101.762	101.743	101.660	3.750	101.809	101.762	101.743	101.660	3.750	101.809	101.762	101.743	101.660	3.750	101.809	101.762	101.743	101.660
3.875	101.633	101.588	101.570	101.488	3.875	102.250	102.208	102.194	102.107	3.875	102.121	102.075	102.057	101.969	3.875	102.121	102.075	102.057	101.969	3.875	102.121	102.075	102.057	101.969	3.875	102.121	102.075	102.057	101.969
4.000	101.899	101.853	101.835	101.748	4.000	102.500	102.457	102.443	102.351	4.000	102.432	102.386	102.369	102.276	4.000	102.432	102.386	102.369	102.276	4.000	102.432	102.386	102.369	102.276	4.000	102.432	102.386	102.369	102.276
4.125	102.163	102.116	102.099	102.006	4.125	102.750	102.706	102.692	102.595	4.125	102.742	102.696	102.680	102.582	4.125	102.742	102.696	102.680	102.582	4.125	102.742	102.696	102.680	102.582	4.125	102.742	102.696	102.680	102.582
4.250		101.618	101.518		4.250	101.664	101.565	101.465		4.250	101.633	101.533	101.433		4.250	101.633	101.533	101.433		4.250	101.633	101.533	101.433		4.250	101.633	101.533	101.433	
4.375					4.375			101.590		4.375	101.860	101.760	101.660		4.375	101.860	101.760	101.660		4.375	101.860	101.760	101.660		4.375	101.860	101.760	101.660	
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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Effective: 10/10/19 1:28 PM

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	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	99.121	99.076	99.050	99.015	2.750	99.058	99.007	98.974	98.934	2.750	99.147	99.093	99.059	99.018	2.750	99.147	99.093	99.059	99.018	2.750	99.147	99.093	99.059	99.018	2.750	99.147	99.093	99.059	99.018
2.875	99.436	99.391	99.367	99.326	2.875	99.451	99.401	99.371	99.326	2.875	99.496	99.443	99.410	99.364	2.875	99.496	99.443	99.410	99.364	2.875	99.496	99.443	99.410	99.364	2.875	99.496	99.443	99.410	99.364
3.000	99.750	99.706	99.683	99.637	3.000	99.840	99.792	99.765	99.715	3.000	99.842	99.790	99.760	99.708	3.000	99.842	99.790	99.760	99.708	3.000	99.842	99.790	99.760	99.708	3.000	99.842	99.790	99.760	99.708
3.125	100.062	100.018	99.996	99.945	3.125	100.227	100.181	100.156	100.101	3.125	100.185	100.134	100.105	100.049	3.125	100.185	100.134	100.105	100.049	3.125	100.185	100.134	100.105	100.049	3.125	100.185	100.134	100.105	100.049
3.250	100.362	100.318	100.297	100.241	3.250	100.614	100.569	100.547	100.487	3.250	100.537	100.487	100.461	100.399	3.250	100.537	100.487	100.461	100.399	3.250	100.537	100.487	100.461	100.399	3.250	100.537	100.487	100.461	100.399
3.375	100.660	100.617	100.597	100.536	3.375	101.001	100.958	100.939	100.873	3.375	100.889	100.840	100.816	100.748	3.375	100.889	100.840	100.816	100.748	3.375	100.889	100.840	100.816	100.748	3.375	100.889	100.840	100.816	100.748
3.500	100.961	100.917	100.898	100.832	3.500	101.390	101.348	101.331	101.260	3.500	101.239	101.192	101.169	101.097	3.500	101.239	101.192	101.169	101.097	3.500	101.239	101.192	101.169	101.097	3.500	101.239	101.192	101.169	101.097
3.625	101.266	101.222	101.204	101.132	3.625	101.779	101.739	101.724	101.648	3.625	101.591	101.544	101.524	101.446	3.625	101.591	101.544	101.524	101.446	3.625	101.591	101.544	101.524	101.446	3.625	101.591	101.544	101.524	101.446
3.750	101.539	101.494	101.476	101.399	3.750	102.047	102.005	101.991	101.910	3.750	101.907	101.860	101.841	101.758	3.750	101.907	101.860	101.841	101.758	3.750	101.907	101.860	101.841	101.758	3.750	101.907	101.860	101.841	101.758
3.875	101.808	101.762	101.745	101.663	3.875	102.297	102.255	102.241	102.155	3.875	102.218	102.171	102.153	102.065	3.875	102.218	102.171	102.153	102.065	3.875	102.218	102.171	102.153	102.065	3.875	102.218	102.171	102.153	102.065
4.000	102.077	102.031	102.013	101.926	4.000	102.549	102.506	102.492	102.400	4.000	102.529	102.483	102.465	102.372	4.000	102.529	102.483	102.465	102.372	4.000	102.529	102.483	102.465	102.372	4.000	102.529	102.483	102.465	102.372
4.125	102.343	102.296	102.279	102.186	4.125	102.802	102.758	102.744	102.647	4.125	102.840	102.794	102.778	102.680	4.125	102.840	102.794	102.778	102.680	4.125	102.840	102.794	102.778	102.680	4.125	102.840	102.794	102.778	102.680
4.250	102.531	102.482	102.463	102.366	4.250	103.015	102.970	102.955	102.853	4.250	103.096	103.049	103.033	102.930	4.250	103.096	103.049	103.033	102.930	4.250	103.096	103.049	103.033	102.930	4.250	103.096	103.049	103.033	102.930
4.375	102.711	102.659	102.640	102.537	4.375	103.225	103.177	103.162	103.054	4.375	103.346	103.298	103.282	103.173	4.375	103.346	103.298	103.282	103.173	4.375	103.346	103.298	103.282	103.173	4.375	103.346	103.298	103.282	103.173
4.500	102.892	102.837	102.817	102.709	4.500	103.436	103.386	103.370	103.257	4.500	103.500	103.500	103.500	103.419	4.500	103.500	103.500	103.500	103.419	4.500	103.500	103.500	103.500	103.419	4.500	103.500	103.500	103.500	103.419
4.625	103.071	103.014	102.992	102.878	4.625	103.500	103.500	103.500	103.460	4.625					4.625					4.625					4.625				
4.750	103.259	103.200	103.177	103.058	4.750					4.750					4.750					4.750					4.750				
4.875	103.450	103.389	103.364	103.241	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
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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Effective: 10/10/19 1:28 PM

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	101.465	101.383	101.298		3.625	101.492	101.454	101.444	101.396
3.750	101.964	101.886	101.800		3.750	102.237	102.213	102.185	102.130
3.875	102.413	102.330	102.240		3.875	102.614	102.598	102.570	102.518
4.000	102.872	102.790	102.699		4.000	102.992	102.980	102.952	102.903
4.125	103.174	103.092	103.001		4.125	103.026	103.002	102.974	102.926
4.250	102.990	102.893	102.813		4.250	103.184	103.193	103.147	103.146
4.375	103.293	103.197	103.123		4.375	103.474	103.484	103.438	103.441
4.500	103.606	103.564	103.510		4.500	103.689	103.701	103.654	103.660
4.625	103.783	103.741	103.687		4.625	103.716	103.732	103.685	103.689
4.750	103.895	103.781	103.770		4.750	104.026	104.102	104.037	104.060
4.875	104.205	104.179	104.151		4.875	104.330	104.407	104.343	104.368
5.000	104.544	104.518	104.490		5.000	104.578	104.657	104.593	104.622
5.125	104.644	104.539	104.581		5.125	104.845	104.953	104.870	104.990
5.250					5.250	105.362	105.474	105.391	105.514
5.375					5.375	105.562	105.639	105.538	105.628
5.500					5.500	105.830	105.908	105.807	105.899
5.625					5.625	106.447	106.528	106.427	106.524
5.750					5.750	106.790	106.874	106.773	106.871
5.875					5.875	107.056	107.140	107.040	107.139
6.000					6.000	107.237	107.321	107.221	107.320

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			
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			
Day	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