



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



Effective: 10/11/19 8:53 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 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	99.680	99.647	99.612	99.191	3.250	100.183	100.113	100.062	99.995	2.750	99.573	99.535	99.438	99.309
3.375	100.266	100.234	100.199	99.805	3.375	100.705	100.630	100.585	100.512	2.875	100.184	100.146	100.053	99.919
3.500	100.691	100.659	100.624	100.299	3.500	101.032	100.952	100.912	100.834	3.000	100.828	100.781	100.680	100.481
3.625	101.361	101.321	101.279	100.694	3.625	101.743	101.658	101.626	101.543	3.125	101.248	101.206	101.158	100.981
3.750	101.816	101.775	101.733	101.145	3.750	102.288	102.198	102.172	102.084	3.250	101.599	101.552	101.464	101.401
3.875	102.204	102.164	102.121	101.692	3.875	102.771	102.675	102.655	102.561	3.375	101.944	101.897	101.810	101.742
4.000	102.688	102.647	102.605	102.138	4.000	103.090	102.990	102.974	102.876	3.500	102.367	102.192	102.093	101.929
4.125	102.902	102.715	102.673	102.453	4.125	103.443	103.338	103.393	103.289	3.625	102.866	102.691	102.571	102.286
4.250	103.122	103.090	103.079	102.303	4.250	103.959	103.848	103.910	103.800	3.750	103.039	102.968	102.873	102.699
4.375	103.398	103.366	103.355	102.775	4.375	104.427	104.311	104.378	104.263	3.875	103.182	103.139	103.086	102.997
4.500	103.727	103.695	103.684	103.138	4.500	104.712	104.590	104.663	104.543	4.000	103.641	103.585	103.497	103.185
4.625	103.985	103.953	103.949	103.330	4.625	104.815	104.689	104.767	104.642	4.125	104.057	104.029	103.995	103.511
4.750	104.189	104.156	104.152	103.410	4.750	105.115	104.983	105.069	104.939	4.250	104.452	104.423	104.390	103.894
4.875	104.501	104.469	104.465	103.811	4.875	105.526	105.389	105.481	105.346	4.375	104.740	104.711	104.679	104.243
5.000	104.699	104.667	104.662	104.136	5.000	105.795	105.652	105.750	105.609	4.500	104.822	104.793	104.761	104.468
5.125	105.156	105.124	105.120	104.403	5.125	105.988	105.840	105.943	105.798	4.625	104.703	104.675	104.643	104.165
5.250	105.544	105.512	105.507	104.789	5.250	106.150	106.038	106.150	105.999	4.750	104.813	104.784	104.753	104.495
5.375	105.363	105.199	105.311	105.151	5.375	105.440	105.384	105.360		4.875	105.159	105.052	104.877	104.708
5.500	105.778	105.609	105.729	105.564	5.500	105.720	105.649	105.625		5.000	105.037	104.905	104.986	104.850
5.625	105.830	105.830	105.830	105.830	5.625					5.125	102.786	102.644	102.608	102.467

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	101.169	101.108	101.121	101.060	3.250	99.064	99.064	99.064	99.064	2.750	98.754	98.711	98.700	98.659
3.375	101.450	101.383	101.402	101.336	3.375	99.683	99.683	99.683	99.683	2.875	99.369	99.321	99.316	99.269
3.500	102.056	101.881	101.766	101.695	3.500	100.182	100.182	100.182	100.182	3.000	99.936	99.883	99.883	99.831
3.625	102.495	102.320	102.169	102.093	3.625	100.581	100.581	100.581	100.581	3.125	100.441	100.383	100.389	100.331
3.750	102.728	102.553	102.535	102.454	3.750	101.035	101.035	101.035	101.035	3.250	100.866	100.802	100.814	100.751
3.875	102.823	102.735	102.775	102.688	3.875	101.587	101.587	101.587	101.587	3.375	101.212	101.143	101.160	101.092
4.000	102.984	102.891	102.936	102.844	4.000	102.037	102.037	102.037	102.037	3.500	101.404	101.329	101.352	101.279
4.125	103.716	103.541	103.314	103.217	4.125	102.358	102.358	102.358	102.358	3.625	101.767	101.687	101.714	101.636
4.250	103.709	103.606	103.661	103.558	4.250	102.147	102.147	102.147	102.147	3.750	102.185	102.100	102.132	102.049
4.375	104.013	103.904	103.965	103.857	4.375	102.624	102.624	102.624	102.624	3.875	102.487	102.398	102.436	102.347
4.500	104.211	104.097	104.163	104.051	4.500	102.992	102.992	102.992	102.992	4.000	102.681	102.586	102.629	102.535
4.625	104.083	103.964	104.034	103.916	4.625	103.188	103.188	103.188	103.188	4.125	103.012	102.912	102.960	102.861
4.750	104.403	104.279	104.355	104.232	4.750	103.270	103.270	103.270	103.270	4.250	103.400	103.295	103.348	103.244
4.875	104.592	104.463	104.544	104.416	4.875	103.677	103.677	103.677	103.677	4.375	103.754	103.644	103.703	103.593
5.000	104.730	104.596	104.683	104.549	5.000	104.006	104.006	104.006	104.006	4.500	103.984	103.868	103.932	103.818
5.125	102.338	102.199	102.165	102.026	5.125	104.278	104.278	104.278	104.278	4.625	103.687	103.566	103.635	103.515
5.250	102.643	102.498	102.470	102.326	5.250	104.666	104.666	104.666	104.666	4.750	104.022	103.896	103.970	103.845
5.375	102.808	102.658	102.635	102.486	5.375	105.033	105.033	105.033	105.033	4.875	104.240	104.109	104.189	104.058
5.500	102.930	102.775	102.758	102.603	5.500	105.448	105.448	105.448	105.448	5.000	104.387	104.251	104.336	104.200
5.625	102.349	102.188	102.175	102.015	5.625	105.500	105.500	105.500	105.500	5.125	102.136	101.994	101.958	101.817

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									
	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	



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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	99.015	98.412	98.357	98.285	3.250	98.337	98.262	98.207		2.750	99.120	99.037	98.968	
3.375	99.541	99.074	99.024	98.946	3.375	99.004	98.924	98.874		2.875	99.582	99.516	99.392	
3.500	100.008	99.657	99.612	99.530	3.500	99.592	99.507	99.462		3.000	100.061	99.995	99.871	
3.625	100.599	100.237	100.201	100.113	3.625	100.178	100.087	100.051		3.125	100.481	100.415	100.290	
3.750	101.118	100.941	100.910	100.817	3.750	100.887	100.791	100.760		3.250	100.857	100.791	100.667	
3.875	101.750	101.576	101.551	101.452	3.875	101.527	101.426	101.401		3.375	101.066	100.999	100.875	
4.000	102.209	102.103	102.083	101.980	4.000	102.059	101.953	101.933		3.500	101.315	101.241	101.171	
4.125	102.586	102.474	102.460	102.352	4.125	102.436	102.324	102.310		3.625	101.609	101.535	101.465	
4.250	102.383	102.136	102.193	102.079	4.250	102.103	101.986	102.043		3.750	101.797	101.723	101.653	
4.375	102.835	102.714	102.776	102.657	4.375	102.685	102.564	102.626		3.875	101.935	101.861	101.791	
4.500	103.288	103.161	103.229	103.105	4.500	103.138	103.011	103.079		4.000	102.256	102.182	102.112	
4.625	103.624	103.492	103.565	103.436	4.625	103.474	103.342	103.415		4.125	102.529	102.455	102.386	
4.750	103.425	103.098	103.180	103.045	4.750	103.086	102.948	103.030		4.250	102.769	102.710	102.625	
4.875	103.792	103.640	103.727	103.587	4.875	103.632	103.490	103.577		4.375	102.970	102.920	102.822	
5.000	104.208	104.060	104.153	104.007	5.000	104.058	103.910	104.003		4.500	103.191	103.116	103.047	
5.125	104.481	104.328	104.426	104.276	5.125	104.331	104.178	104.276		4.625	103.301	103.227	103.158	
5.250	104.692	103.160	103.147		5.250					4.750	102.676	102.602	102.528	
5.375	105.086	103.531	103.518		5.375					4.875				
5.500	105.335				5.500					5.000				
5.625	105.507				5.625					5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.443	100.377	100.253	
3.375	100.695	100.620	100.551	
3.500	101.085	101.011	100.941	
3.625	101.379	101.305	101.235	
3.750	101.567	101.493	101.423	
3.875	101.705	101.631	101.561	
4.000	102.026	101.952	101.882	
4.125	102.299	102.225	102.156	
4.250	102.539	102.464	102.395	
4.375	102.736	102.662	102.592	
4.500	102.961	102.886	102.817	
4.625	103.071	102.997	102.928	
4.750	102.446	102.372	102.298	
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
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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	102.508	102.461	101.858	101.786	3.375	102.094	101.797	101.813	101.745		
3.375	102.921	102.874	102.304	102.226	3.500	102.516	102.141	102.162	102.089		
3.500	103.307	103.260	102.714	102.632	3.625	102.920	102.473	102.500	102.422		
3.625	103.533	103.486	103.084	102.996	3.750	103.161	103.076	103.107	103.024		
3.750	103.894	103.863	103.411	103.318	3.875	103.547	103.407	103.443	103.355		
3.875	103.934	103.903	103.253	103.155	4.000	103.818	103.723	103.765	103.671		
4.000	104.232	104.201	103.594	103.491	4.125	104.126	104.026	104.073	103.975		
4.125	104.432	104.400	103.941	103.799	4.250	104.418	104.313	104.366	104.262		
4.250	104.531	104.451	104.210	104.079	4.375	104.618	104.507	104.564	104.455		
4.375	104.466	104.458	103.561	103.442	4.500	104.909	104.793	104.856	104.741		
4.500	104.689	104.681	104.006	103.730	4.625						
4.625	104.996	104.988	104.305	103.999	4.750						
4.750	105.666	104.538	104.443	104.253	4.875						
4.875	105.915	104.351	104.350	104.210	5.000						
5.000	106.159	104.512	104.608	104.463	5.125						
5.125	106.386	104.855	104.831		5.250						
5.250	106.598	104.644	104.620		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	102.117	102.042	101.958	101.886		
3.375	102.562	102.482	102.404	102.326		
3.500	102.973	102.888	102.814	102.732		
3.625	103.342	103.251	103.184	103.096		
3.750	103.668	103.573	103.511	103.418		
3.875	103.445	103.344	103.353	103.255		
4.000	103.786	103.680	103.694	103.591		
4.125	104.146	104.065	104.041	103.899		
4.250	104.384	104.268	104.293	104.179		
4.375	103.718	103.646	103.661	103.542		
4.500	104.162	104.130	104.106	103.830		
4.625	104.461	104.429	104.405	104.099		
4.750	104.543	104.405	104.487	104.353		
4.875	104.503	104.360	104.450	104.310		
5.000	104.760	104.612	104.708	104.563		
5.125	104.989	104.955	104.931			
5.250	104.779	104.744	104.720			

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	100.851	100.371	100.287		3.375	100.514	100.448	100.324		<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																																				
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Manual	-0.250																																				
2 unit	-0.750																																				
3-4 unit	-1.000																																				
VA	-0.250																																				
3.375	101.263	100.728	100.650		3.500	100.753	100.687	100.563																													
3.500	101.638	101.048	100.975		3.625	100.976	100.910	100.786																													
3.625	102.032	101.329	101.262		3.750	101.496	101.446	101.329																													
3.750	102.038	101.719	101.595		3.875	101.720	101.670	101.553																													
3.875	102.078	101.412	101.421		4.000	101.929	101.879	101.763																													
4.000	102.306	101.780	101.688		4.125	102.125	102.075	101.958																													
4.125	102.568	102.189	102.084		4.250	102.307	102.257	102.140																													
4.250	102.794	102.578	102.473		4.375	101.497	101.431	101.306																													
4.375	102.491	101.986	102.051		4.500	101.680	101.614	101.490																													
4.500	102.644	102.230	102.300		4.625	101.851	101.785	101.661																													
4.625	102.891	102.572	102.543		4.750	102.010	101.944	101.819																													
4.750	103.126	102.926	102.830		4.875																																
4.875	102.882	102.738	102.677		5.000																																
5.000	103.238	103.095	103.033		5.125																																
5.125	103.124	102.971	103.072		5.250																																
5.250	103.323	103.165	103.272		5.375																																
5.375					5.500																																
5.500	103.575	103.406	103.527		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



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
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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	Caps 1/1/5		Index: 1 year CMT		Margin 2.000	Caps 1/1/5		Index: 1 year CMT																				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																			
2.750	96.334	96.279	96.236	96.202	2.750	96.334	96.279	96.236	96.202	<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	96.605	96.552	96.514	96.474	2.875	96.605	96.552	96.514	96.474																			
3.000	99.360	99.247	99.135	96.769	3.000	99.360	99.247	99.135	96.769																			
3.125	99.758	99.645	99.533	97.027	3.125	99.758	99.645	99.533	97.027																			
3.250	100.157	100.044	99.932	97.797	3.250	100.157	100.044	99.932	97.797																			
3.375	100.236	100.123	100.011	98.051	3.375	100.236	100.123	100.011	98.051																			
3.500	100.635	100.522	100.410	98.243	3.500	100.635	100.522	100.410	98.243																			
3.625	101.035	100.922	100.810	98.340	3.625	101.035	100.922	100.810	98.340																			
3.750	101.436	101.323	101.211	98.599	3.750	101.436	101.323	101.211	98.599																			
3.875	101.480	101.367	101.255	98.842	3.875	101.480	101.367	101.255	98.842																			
4.000	101.880	101.767	101.655	98.983	4.000	101.880	101.767	101.655	98.983																			
4.125	102.281	102.168	102.056	99.048	4.125	102.281	102.168	102.056	99.048																			
4.250	102.683	102.570	102.458	99.154	4.250	102.683	102.570	102.458	99.154																			
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	98.758	98.708	98.677	98.643	2.750	98.800	98.742	98.705	98.665	2.750	98.803	98.743	98.704	98.663		
2.875	99.084	99.033	99.005	98.965	2.875	99.195	99.139	99.104	99.060	2.875	99.188	99.129	99.092	99.047		
3.000	99.409	99.359	99.331	99.287	3.000	99.588	99.534	99.502	99.452	3.000	99.569	99.512	99.478	99.427		
3.125	99.735	99.686	99.660	99.610	3.125	99.982	99.929	99.900	99.845	3.125	99.951	99.896	99.864	99.808		
3.250	100.044	99.995	99.970	99.915	3.250	100.379	100.328	100.302	100.242	3.250	100.312	100.257	100.227	100.166		
3.375	100.351	100.302	100.278	100.218	3.375	100.778	100.729	100.705	100.640	3.375	100.668	100.614	100.586	100.520		
3.500	100.659	100.610	100.587	100.522	3.500	101.179	101.131	101.110	101.039	3.500	101.025	100.973	100.947	100.875		
3.625	100.972	100.922	100.901	100.830	3.625	101.583	101.537	101.519	101.443	3.625	101.386	101.335	101.311	101.234		
3.750	101.228	101.178	101.156	101.080	3.750	101.858	101.811	101.794	101.713	3.750	101.696	101.644	101.621	101.539		
3.875	101.477	101.425	101.404	101.322	3.875	102.114	102.066	102.049	101.963	3.875	101.996	101.945	101.923	101.836		
4.000	101.724	101.671	101.650	101.563	4.000	102.369	102.321	102.304	102.212	4.000	102.296	102.244	102.223	102.131		
4.125	101.970	101.917	101.895	101.803	4.125	102.624	102.575	102.558	102.461	4.125	102.593	102.542	102.522	102.424		
4.250	101.277	101.177	101.077		4.250	101.146	101.046	100.946		4.250	101.052	100.952	100.852			
4.375	101.379	101.279	101.179		4.375	101.271	101.171	101.071		4.375	101.279	101.179	101.079			
4.500	101.480	101.380	101.281		4.500	101.362	101.261	101.162		4.500	101.467	101.367	101.268			
4.625	101.582	101.482	101.382		4.625	101.401	101.300	101.201		4.625	101.498	101.397	101.298			
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: 10/11/19 8:54 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	98.941	98.890	98.860	98.825	2.750	98.863	98.805	98.768	98.729	2.750	98.932	98.872	98.832	98.792
2.875	99.263	99.212	99.183	99.144	2.875	99.256	99.200	99.165	99.121	2.875	99.314	99.255	99.218	99.173
3.000	99.582	99.532	99.505	99.460	3.000	99.645	99.591	99.559	99.509	3.000	99.693	99.636	99.601	99.550
3.125	99.905	99.856	99.830	99.780	3.125	100.037	99.984	99.955	99.900	3.125	100.072	100.016	99.984	99.928
3.250	100.212	100.163	100.138	100.083	3.250	100.433	100.382	100.356	100.296	3.250	100.428	100.374	100.344	100.282
3.375	100.519	100.469	100.446	100.385	3.375	100.830	100.781	100.757	100.692	3.375	100.780	100.726	100.699	100.632
3.500	100.829	100.780	100.757	100.691	3.500	101.229	101.181	101.161	101.090	3.500	101.133	101.080	101.054	100.982
3.625	101.143	101.094	101.073	101.002	3.625	101.632	101.586	101.567	101.492	3.625	101.489	101.437	101.414	101.337
3.750	101.403	101.353	101.331	101.255	3.750	101.906	101.859	101.841	101.760	3.750	101.796	101.744	101.721	101.639
3.875	101.655	101.603	101.582	101.500	3.875	102.162	102.115	102.097	102.011	3.875	102.095	102.044	102.022	101.935
4.000	101.903	101.851	101.829	101.743	4.000	102.420	102.372	102.354	102.263	4.000	102.395	102.343	102.322	102.230
4.125	102.151	102.098	102.076	101.984	4.125	102.677	102.628	102.611	102.514	4.125	102.693	102.642	102.622	102.524
4.250	102.338	102.283	102.260	102.163	4.250	102.864	102.813	102.795	102.693	4.250	102.927	102.874	102.855	102.752
4.375	102.518	102.460	102.436	102.333	4.375	103.043	102.990	102.970	102.863	4.375	103.155	103.100	103.080	102.972
4.500	102.696	102.635	102.610	102.502	4.500	103.222	103.166	103.145	103.033	4.500	103.383	103.328	103.307	103.194
4.625	102.871	102.808	102.781	102.669	4.625	103.399	103.341	103.318	103.201	4.625	103.500	103.500	103.500	103.414
4.750	103.060	102.995	102.967	102.849	4.750	103.500	103.500	103.490	103.367	4.750				
4.875	103.251	103.183	103.154	103.031	4.875	103.500	103.500	103.500	103.500	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	100.838	100.756	100.665		3.625	101.133	101.097	101.085	101.033		
3.750	101.483	101.403	101.314		3.750	101.992	101.951	101.920	101.880		
3.875	101.910	101.828	101.737		3.875	102.373	102.340	102.310	102.272		
4.000	102.370	102.287	102.196		4.000	102.754	102.730	102.699	102.664		
4.125	102.672	102.589	102.498		4.125	102.786	102.753	102.723	102.686		
4.250	102.741	102.641	102.573		4.250	103.077	103.087	103.037	103.019		
4.375	103.058	102.958	102.891		4.375	103.370	103.383	103.333	103.315		
4.500	103.356	103.314	103.259		4.500	103.588	103.603	103.553	103.537		
4.625	103.533	103.491	103.436		4.625	103.616	103.632	103.582	103.567		
4.750	103.764	103.644	103.612		4.750	103.965	104.041	103.972	103.989		
4.875	104.066	104.039	104.006		4.875	104.271	104.350	104.281	104.302		
5.000	104.396	104.378	104.345		5.000	104.521	104.603	104.534	104.555		
5.125	104.558	104.420	104.484		5.125	104.828	104.935	104.847	104.961		
5.250					5.250	105.290	105.361	105.253	105.335		
5.375					5.375	105.527	105.603	105.495	105.579		
5.500					5.500	105.796	105.874	105.766	105.851		
5.625					5.625	106.414	106.495	106.387	106.477		
5.750					5.750	106.759	106.842	106.734	106.825		
5.875					5.875	107.025	107.110	107.002	107.094		
6.000					6.000	107.208	107.292	107.184	107.275		

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