



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



Effective: 10/16/19 9:04 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					1100-99 1101-99					1200-99 1201-99					1300-99 1301-99				
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed									
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
3.250	99.857	99.823	99.780	99.219	3.250	100.162	100.091	100.008	99.939	2.750	99.616	99.588	99.564	99.107					
3.375	100.454	100.420	100.377	99.843	3.375	100.695	100.618	100.542	100.467	2.875	100.239	100.211	100.187	99.727					
3.500	100.920	100.885	100.843	100.350	3.500	101.031	100.949	100.903	100.823	3.000	100.771	100.734	100.693	100.299					
3.625	101.508	101.467	101.425	100.761	3.625	101.801	101.714	101.682	101.597	3.125	101.194	101.152	101.103	100.810					
3.750	101.979	101.938	101.895	101.266	3.750	102.359	102.267	102.240	102.151	3.250	101.553	101.517	101.480	101.232					
3.875	102.413	102.372	102.329	101.825	3.875	102.854	102.756	102.736	102.640	3.375	101.903	101.867	101.833	101.584					
4.000	102.919	102.878	102.835	102.288	4.000	103.189	103.086	103.071	102.970	3.500	102.197	102.131	102.092	101.784					
4.125	103.121	102.963	102.921	102.620	4.125	103.495	103.387	103.443	103.337	3.625	102.691	102.628	102.582	102.173					
4.250	103.367	103.339	103.332	102.480	4.250	104.023	103.909	103.971	103.860	3.750	102.971	102.920	102.884	102.588					
4.375	103.652	103.625	103.618	102.964	4.375	104.501	104.382	104.449	104.333	3.875	103.173	103.140	103.087	102.894					
4.500	103.988	103.961	103.954	103.336	4.500	104.792	104.668	104.741	104.619	4.000	103.653	103.620	103.568	103.087					
4.625	104.141	104.115	104.115	103.532	4.625	104.897	104.768	104.846	104.719	4.125	104.070	104.036	103.984	103.419					
4.750	104.338	104.312	104.312	103.543	4.750	105.076	104.941	105.028	104.896	4.250	104.465	104.431	104.379	103.809					
4.875	104.660	104.634	104.634	103.952	4.875	105.494	105.355	105.447	105.310	4.375	104.767	104.733	104.681	104.166					
5.000	104.875	104.838	104.838	104.280	5.000	105.767	105.623	105.720	105.578	4.500	104.864	104.830	104.779	104.397					
5.125	105.245	105.219	105.219	104.550	5.125	105.964	105.814	105.917	105.770	4.625	104.761	104.726	104.675	104.146					
5.250	105.645	105.619	105.619	104.919	5.250	106.150	106.001	106.112	105.960	4.750	104.939	104.853	104.794	104.484					
5.375	105.501	105.334	105.446	105.282	5.375	106.150	106.150	106.150	106.150	4.875	105.225	105.140	105.084	104.704					
5.500	105.848	105.675	105.795	105.627	5.500	105.650	105.612	105.580		5.000	105.087	105.002	104.984	104.847					
5.625	106.000	106.000	106.000	106.000	5.625					5.125	102.811	102.666	102.693	102.550					

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	101.019	100.955	100.940	100.878	3.250	98.960	98.960	98.960	98.960	2.750	98.588	98.542	98.500	98.457
3.375	101.309	101.240	101.231	101.163	3.375	99.590	99.590	99.590	99.590	2.875	99.213	99.162	99.126	99.077
3.500	101.910	101.735	101.633	101.560	3.500	100.101	100.101	100.101	100.101	3.000	99.789	99.734	99.703	99.649
3.625	102.361	102.186	102.042	101.964	3.625	100.517	100.517	100.517	100.517	3.125	100.306	100.245	100.219	100.160
3.750	102.612	102.437	102.412	102.329	3.750	100.992	100.992	100.992	100.992	3.250	100.732	100.666	100.646	100.582
3.875	102.705	102.616	102.658	102.570	3.875	101.556	101.556	101.556	101.556	3.375	101.089	101.018	101.004	100.934
4.000	102.903	102.808	102.824	102.730	4.000	102.024	102.024	102.024	102.024	3.500	101.294	101.217	101.209	101.134
4.125	103.632	103.457	103.213	103.115	4.125	102.361	102.361	102.361	102.361	3.625	101.658	101.576	101.603	101.523
4.250	103.642	103.549	103.564	103.460	4.250	102.160	102.160	102.160	102.160	3.750	102.079	101.991	102.024	101.938
4.375	104.010	103.917	103.875	103.766	4.375	102.649	102.649	102.649	102.649	3.875	102.390	102.297	102.335	102.244
4.500	104.155	104.040	104.077	103.963	4.500	103.027	103.027	103.027	103.027	4.000	102.587	102.490	102.533	102.437
4.625	104.052	103.932	104.005	103.885	4.625	103.227	103.227	103.227	103.227	4.125	102.956	102.854	102.870	102.769
4.750	104.376	104.250	104.328	104.204	4.750	103.241	103.241	103.241	103.241	4.250	103.351	103.243	103.265	103.159
4.875	104.567	104.436	104.520	104.390	4.875	103.654	103.654	103.654	103.654	4.375	103.714	103.600	103.628	103.516
5.000	104.706	104.570	104.659	104.524	5.000	103.988	103.988	103.988	103.988	4.500	103.949	103.830	103.863	103.747
5.125	102.347	102.205	102.236	102.096	5.125	104.262	104.262	104.262	104.262	4.625	103.673	103.549	103.618	103.496
5.250	102.653	102.506	102.543	102.397	5.250	104.633	104.633	104.633	104.633	4.750	104.016	103.888	103.962	103.834
5.375	102.818	102.666	102.709	102.558	5.375	105.001	105.001	105.001	105.001	4.875	104.241	104.106	104.186	104.054
5.500	102.941	102.784	102.832	102.676	5.500	105.348	105.348	105.348	105.348	5.000	104.388	104.249	104.334	104.197
5.625	102.411	102.249	102.364	102.203	5.625	105.500	105.500	105.500	105.500	5.125	102.161	102.016	102.043	101.900

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
Cash Out Refinance		-0.540	-0.600	-0.7					



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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	99.023	98.646	98.542	98.134	3.250	98.603	98.496	98.392		2.750	99.122	99.056	98.970	
3.375	99.559	99.258	99.156	98.797	3.375	99.213	99.108	99.006		2.875	99.568	99.502	99.429	
3.500	100.038	99.601	99.504	99.391	3.500	99.553	99.451	99.354		3.000	100.046	99.980	99.908	
3.625	100.651	100.188	100.151	100.061	3.625	100.133	100.038	100.001		3.125	100.466	100.400	100.327	
3.750	101.299	100.893	100.862	100.766	3.750	100.843	100.743	100.712		3.250	100.843	100.776	100.704	
3.875	101.811	101.529	101.503	101.402	3.875	101.484	101.379	101.353		3.375	101.051	100.985	100.912	
4.000	102.274	102.067	102.047	101.941	4.000	102.027	101.917	101.897		3.500	101.261	101.203	101.124	
4.125	102.605	102.462	102.447	102.336	4.125	102.427	102.312	102.297		3.625	101.565	101.507	101.428	
4.250	102.539	102.146	102.203	102.086	4.250	102.117	101.996	102.053		3.750	101.760	101.702	101.624	
4.375	103.038	102.720	102.782	102.660	4.375	102.696	102.570	102.632		3.875	102.024	101.974	101.883	
4.500	103.410	103.173	103.240	103.113	4.500	103.154	103.023	103.090		4.000	102.350	102.300	102.209	
4.625	103.654	103.518	103.591	103.459	4.625	103.504	103.368	103.441		4.125	102.630	102.580	102.489	
4.750	103.554	103.060	103.141	103.004	4.750	103.051	102.910	102.991		4.250	102.876	102.826	102.736	
4.875	103.915	103.597	103.684	103.542	4.875	103.594	103.447	103.534		4.375	103.077	103.027	102.937	
5.000	104.244	104.020	104.112	103.965	5.000	104.022	103.870	103.962		4.500	103.308	103.258	103.167	
5.125	104.513	104.297	104.395	104.242	5.125	104.304	104.147	104.245		4.625	103.424	103.374	103.284	
5.250	104.687	103.221	103.178		5.250	102.711	102.672	102.625		4.750	102.629	102.571	102.493	
5.375	105.051	103.592	103.549		5.375	103.039	102.985	102.961		4.875				
5.500	105.308	103.441	103.417		5.500	103.325	103.291	103.267		5.000				
5.625	105.483				5.625					5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.429	100.362	100.290	
3.375	100.633	100.575	100.497	
3.500	101.031	100.973	100.894	
3.625	101.335	101.277	101.198	
3.750	101.530	101.472	101.394	
3.875	101.794	101.744	101.653	
4.000	102.120	102.070	101.979	
4.125	102.400	102.350	102.259	
4.250	102.646	102.596	102.506	
4.375	102.847	102.797	102.707	
4.500	103.078	103.028	102.937	
4.625	103.194	103.144	103.054	
4.750	102.399	102.341	102.263	
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	102.611	102.564	101.938	101.863	3.375	102.284	102.164	102.123	101.618		
3.375	103.024	102.977	102.400	102.320	3.500	102.669	102.555	102.509	101.966		
3.500	103.410	103.363	102.831	102.745	3.625	103.042	102.934	102.883	102.302		
3.625	103.699	103.620	103.224	103.134	3.750	103.098	103.046	103.005	102.920		
3.750	104.065	104.034	103.574	103.478	3.875	103.474	103.427	103.364	103.254		
3.875	104.105	104.073	103.446	103.346	4.000	103.839	103.797	103.729	103.575		
4.000	104.403	104.372	103.806	103.700	4.125	104.206	104.170	104.098	103.883		
4.125	104.606	104.571	104.137	104.025	4.250	104.366	104.258	104.280	104.174		
4.250	104.900	104.652	104.453	104.320	4.375	104.594	104.481	104.538	104.427		
4.375	104.667	104.659	103.607	103.478	4.500	104.889	104.771	104.834	104.717		
4.500	104.794	104.782	104.097	103.776	4.625	104.783	104.755	104.731			
4.625	105.096	105.088	104.391	104.054	4.750	101.800	101.772	101.748			
4.750	105.834	104.755	104.624	104.313	4.875	102.170	102.142	102.118			
4.875	106.070	104.495	104.377	104.208	5.000	102.538	102.510	102.486			
5.000	106.330	104.552	104.616	104.468	5.125	102.904	102.876	102.852			
5.125	106.570	104.809	104.785		5.250						
5.250	106.793	104.639	104.615		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

7000-99 USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS	
Rate	15 Day	30 Day	45 Day	60 Day		
3.250	102.051	101.972	101.888	101.813		
3.375	102.513	102.429	102.350	102.270		
3.500	102.944	102.854	102.781	102.695		
3.625	103.337	103.242	103.174	103.084		
3.750	103.686	103.586	103.524	103.428		
3.875	103.493	103.388	103.396	103.296		
4.000	103.852	103.742	103.756	103.650		
4.125	104.183	104.068	104.087	103.975		
4.250	104.482	104.361	104.386	104.270		
4.375	103.642	103.581	103.557	103.428		
4.500	104.103	104.071	104.047	103.726		
4.625	104.397	104.365	104.341	104.004		
4.750	104.492	104.350	104.400	104.263		
4.875	104.389	104.242	104.301	104.158		
5.000	104.654	104.502	104.566	104.418		
5.125	104.792	104.759	104.735			
5.250	104.624	104.589	104.565			

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	100.804	100.303	100.219		3.375	100.428	100.370	100.305		<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																																				
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Government Adjusters																																					
Manual	-0.250																																				
2 unit	-0.750																																				
3-4 unit	-1.000																																				
VA	-0.250																																				
3.375	101.216	100.676	100.597		3.500	100.667	100.609	100.544																													
3.500	101.575	101.012	100.939		3.625	100.890	100.832	100.767																													
3.625	101.970	101.422	101.242		3.750	101.539	101.498	101.401																													
3.750	102.059	101.758	101.610		3.875	101.764	101.722	101.626																													
3.875	102.098	101.477	101.389		4.000	101.973	101.931	101.835																													
4.000	102.327	101.908	101.768		4.125	102.169	102.127	102.031																													
4.125	102.599	102.317	102.177		4.250	102.351	102.309	102.212																													
4.250	102.930	102.706	102.566		4.375	101.620	101.570	101.513																													
4.375	102.542	101.875	101.857		4.500	101.803	101.753	101.697																													
4.500	102.595	102.266	102.135		4.625	101.974	101.924	101.868																													
4.625	102.841	102.638	102.507		4.750	102.133	102.083	102.026																													
4.750	103.184	102.992	102.861		4.875																																
4.875	102.876	102.732	102.614		5.000																																
5.000	103.232	103.088	102.970		5.125																																
5.125	102.940	102.815	102.852		5.250																																
5.250	103.141	102.978	103.053		5.375																																
5.375					5.500																																
5.500	103.388	103.215	103.304		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	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	96.452	96.416	96.371	96.336	2.750	96.452	96.416	96.371	96.336	<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	96.730	96.690	96.650	96.610	2.875	96.730	96.690	96.650	96.610																			
3.000	99.460	99.347	99.235	96.897	3.000	99.460	99.347	99.235	96.897																			
3.125	99.858	99.745	99.633	97.136	3.125	99.858	99.745	99.633	97.136																			
3.250	100.257	100.144	100.032	97.868	3.250	100.257	100.144	100.032	97.868																			
3.375	100.336	100.223	100.111	98.123	3.375	100.336	100.223	100.111	98.123																			
3.500	100.735	100.622	100.510	98.303	3.500	100.735	100.622	100.510	98.303																			
3.625	101.135	101.022	100.910	98.386	3.625	101.135	101.022	100.910	98.386																			
3.750	101.536	101.423	101.311	98.567	3.750	101.536	101.423	101.311	98.567																			
3.875	101.580	101.467	101.355	98.810	3.875	101.580	101.467	101.355	98.810																			
4.000	101.980	101.867	101.755	98.954	4.000	101.980	101.867	101.755	98.954																			
4.125	102.381	102.268	102.156	99.017	4.125	102.381	102.268	102.156	99.017																			
4.250	102.783	102.670	102.558	99.110	4.250	102.783	102.670	102.558	99.110																			
4.375	102.078	101.965	101.853		4.375	102.078	101.965	101.853																				
4.500	102.478	102.365	102.253		4.500	102.478	102.365	102.253																				
4.625	102.877	102.764	102.652		4.625	102.877	102.764	102.652																				
4.750	103.278	103.165	103.053		4.750	103.278	103.165	103.053																				
4.875					4.875																							
5.000					5.000																							
5.125					5.125																							

Extension and Re-lock Fees
 Please call lock deck for extensions and relocks

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



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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					
2.500					2.500					2.500					2.500					2.500									
2.625					2.625					2.625					2.625					2.625									
2.750	98.707	98.672	98.639	98.604	2.750	98.851	98.810	98.773	98.733	2.750	98.679	98.637	98.595	98.554	2.750	98.679	98.637	98.595	98.554	2.750	98.679	98.637	98.595	98.554					
2.875	99.043	99.002	98.971	98.931	2.875	99.258	99.212	99.178	99.133	2.875	99.102	99.054	99.015	98.969	2.875	99.102	99.054	99.015	98.969	2.875	99.102	99.054	99.015	98.969					
3.000	99.378	99.332	99.302	99.257	3.000	99.664	99.612	99.581	99.530	3.000	99.522	99.469	99.433	99.381	3.000	99.522	99.469	99.433	99.381	3.000	99.522	99.469	99.433	99.381					
3.125	99.714	99.663	99.634	99.584	3.125	100.069	100.012	99.983	99.928	3.125	99.942	99.884	99.851	99.794	3.125	99.942	99.884	99.851	99.794	3.125	99.942	99.884	99.851	99.794					
3.250	100.029	99.973	99.945	99.890	3.250	100.450	100.388	100.361	100.301	3.250	100.320	100.257	100.226	100.164	3.250	100.320	100.257	100.226	100.164	3.250	100.320	100.257	100.226	100.164					
3.375	100.341	100.280	100.253	100.192	3.375	100.827	100.760	100.736	100.670	3.375	100.692	100.624	100.595	100.528	3.375	100.692	100.624	100.595	100.528	3.375	100.692	100.624	100.595	100.528					
3.500	100.654	100.588	100.562	100.496	3.500	101.206	101.134	101.112	101.041	3.500	101.064	100.991	100.964	100.892	3.500	101.064	100.991	100.964	100.892	3.500	101.064	100.991	100.964	100.892					
3.625	100.971	100.899	100.875	100.804	3.625	101.589	101.512	101.492	101.416	3.625	101.439	101.360	101.336	101.258	3.625	101.439	101.360	101.336	101.258	3.625	101.439	101.360	101.336	101.258					
3.750	101.209	101.132	101.107	101.031	3.750	101.874	101.791	101.772	101.691	3.750	101.735	101.651	101.628	101.545	3.750	101.735	101.651	101.628	101.545	3.750	101.735	101.651	101.628	101.545					
3.875	101.435	101.353	101.328	101.247	3.875	102.144	102.056	102.037	101.950	3.875	102.019	101.929	101.907	101.819	3.875	102.019	101.929	101.907	101.819	3.875	102.019	101.929	101.907	101.819					
4.000	101.661	101.573	101.548	101.461	4.000	102.413	102.320	102.302	102.210	4.000	102.301	102.206	102.184	102.091	4.000	102.301	102.206	102.184	102.091	4.000	102.301	102.206	102.184	102.091					
4.125	101.885	101.793	101.767	101.675	4.125	102.682	102.584	102.565	102.468	4.125	102.581	102.481	102.460	102.361	4.125	102.581	102.481	102.460	102.361	4.125	102.581	102.481	102.460	102.361					
4.250	101.201	101.101	101.003		4.250	101.023	100.923	100.825		4.250	100.898	100.797	100.699		4.250	100.898	100.797	100.699		4.250	100.898	100.797	100.699						
4.375	101.295	101.195	101.097		4.375	101.140	101.040	100.942		4.375	101.117	101.016	100.919		4.375	101.117	101.016	100.919		4.375	101.117	101.016	100.919						
4.500	101.389	101.288	101.190		4.500	101.220	101.120	101.022		4.500	101.298	101.197	101.099		4.500	101.298	101.197	101.099		4.500	101.298	101.197	101.099						
4.625	101.482	101.382	101.284		4.625	101.243	101.143	101.045		4.625	101.320	101.220	101.122		4.625	101.320	101.220	101.122		4.625	101.320	101.220	101.122						
4.750					4.750					4.750					4.750					4.750									
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: 10/16/19 9:05 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	98.890	98.855	98.822	98.787	2.750	98.914	98.874	98.836	98.796	2.750	98.813	98.771	98.729	98.688
2.875	99.222	99.182	99.150	99.110	2.875	99.320	99.274	99.239	99.194	2.875	99.233	99.186	99.147	99.100
3.000	99.552	99.506	99.476	99.431	3.000	99.722	99.671	99.639	99.589	3.000	99.650	99.598	99.562	99.510
3.125	99.885	99.834	99.805	99.755	3.125	100.126	100.069	100.040	99.985	3.125	100.067	100.010	99.977	99.920
3.250	100.197	100.141	100.114	100.058	3.250	100.505	100.443	100.417	100.356	3.250	100.441	100.378	100.348	100.286
3.375	100.508	100.447	100.420	100.360	3.375	100.881	100.814	100.790	100.724	3.375	100.808	100.740	100.711	100.644
3.500	100.822	100.756	100.731	100.665	3.500	101.259	101.186	101.164	101.093	3.500	101.175	101.101	101.075	101.002
3.625	101.141	101.070	101.045	100.974	3.625	101.639	101.562	101.542	101.466	3.625	101.544	101.466	101.441	101.364
3.750	101.382	101.305	101.280	101.204	3.750	101.923	101.840	101.821	101.739	3.750	101.836	101.752	101.729	101.646
3.875	101.611	101.529	101.504	101.422	3.875	102.193	102.105	102.086	101.999	3.875	102.116	102.027	102.004	101.916
4.000	101.837	101.750	101.725	101.638	4.000	102.464	102.371	102.352	102.260	4.000	102.396	102.302	102.280	102.186
4.125	102.064	101.971	101.946	101.853	4.125	102.734	102.636	102.618	102.520	4.125	102.675	102.576	102.554	102.456
4.250	102.278	102.180	102.153	102.056	4.250	102.934	102.831	102.811	102.709	4.250	102.917	102.812	102.790	102.687
4.375	102.490	102.387	102.360	102.258	4.375	103.125	103.016	102.996	102.888	4.375	103.155	103.045	103.023	102.914
4.500	102.701	102.593	102.565	102.458	4.500	103.316	103.202	103.181	103.068	4.500	103.395	103.280	103.257	103.143
4.625	102.910	102.797	102.768	102.655	4.625	103.500	103.386	103.364	103.246	4.625	103.500	103.500	103.490	103.371
4.750	103.092	102.973	102.943	102.825	4.750	103.500	103.500	103.500	103.433	4.750	103.500	103.500	103.500	103.500
4.875	103.270	103.146	103.115	102.992	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: 10/16/19 9:05 AM

FHLMC-FNMA SPECIFIC PRODUCTS

1021-00 1024-00 Home Ready 30 Yr Fixed					1022-00 1028-00 Home Possible 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	100.896	100.810	100.711		3.625	101.174	101.161	101.077	101.066
3.750	101.546	101.445	101.367		3.750	101.977	101.943	101.907	101.879
3.875	101.959	101.870	101.784		3.875	102.369	102.335	102.305	102.277
4.000	102.418	102.329	102.244		4.000	102.765	102.730	102.700	102.671
4.125	102.721	102.631	102.546		4.125	102.787	102.753	102.720	102.691
4.250	102.839	102.777	102.680		4.250	103.155	103.099	103.102	103.055
4.375	103.157	103.098	103.002		4.375	103.451	103.395	103.401	103.355
4.500	103.490	103.445	103.388		4.500	103.673	103.617	103.623	103.577
4.625	103.667	103.622	103.565		4.625	103.703	103.646	103.656	103.610
4.750	103.817	103.811	103.696		4.750	104.072	103.994	104.052	103.988
4.875	104.136	104.118	104.088		4.875	104.382	104.304	104.365	104.300
5.000	104.475	104.455	104.427		5.000	104.636	104.558	104.620	104.555
5.125	104.569	104.582	104.449		5.125	104.947	104.846	104.910	104.827
5.250					5.250	105.386	105.263	105.391	105.291
5.375					5.375	105.628	105.506	105.635	105.534
5.500					5.500	105.899	105.776	105.907	105.806
5.625					5.625	106.520	106.398	106.533	106.433
5.750					5.750	106.867	106.745	106.881	106.781
5.875					5.875	107.135	107.013	107.150	107.049
6.000					6.000	107.317	107.194	107.331	107.230

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
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