



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



Effective: 10/17/19 9:06 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

IMPROVED GOVERNMENT LOAN PRICING:
 -24 Hr Turn Times
 -Manual Underwrites OK

GOLD JUMBO & NON-QM PROGRAM HIGHLIGHTS:

- 12 Month Bank Statements – 90% to \$1,500,000
- Loan Amounts to \$4,000,000
- DSCR & NINJA (No Job) N/O/O to \$4mm
- Up to 50% DTI on Bank Statement and Full doc loans
- Prime Jumbo - Paystubs & 1 Yr. 1040's to qualify OK
- Prime Jumbo \$0.00 reserves OK with:
 24 month clean mortgage history

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 Conventional 25/30 Yr Fixed					1200-99 1201-99 Conventional 20 Yr Fixed					1300-99 1301-99 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	99.808	99.775	99.739	99.120	3.250	99.942	99.826	99.757	99.686	2.750	99.431	99.403	99.379	98.958
3.375	100.403	100.370	100.334	99.742	3.375	100.472	100.361	100.287	100.211	2.875	100.056	100.028	100.004	99.576
3.500	100.868	100.835	100.799	100.245	3.500	100.837	100.797	100.718	100.636	3.000	100.640	100.600	100.548	100.145
3.625	101.530	101.495	101.453	100.653	3.625	101.613	101.578	101.494	101.407	3.125	101.062	101.019	100.970	100.654
3.750	102.002	101.967	101.924	101.224	3.750	102.167	102.139	102.049	101.957	3.250	101.425	101.387	101.340	101.074
3.875	102.441	102.406	102.363	101.780	3.875	102.658	102.635	102.540	102.443	3.375	101.777	101.739	101.696	101.425
4.000	102.956	102.921	102.879	102.240	4.000	102.991	102.974	102.874	102.772	3.500	102.065	102.027	101.984	101.624
4.125	103.165	103.004	102.961	102.570	4.125	103.304	103.358	103.252	103.145	3.625	102.599	102.516	102.469	102.031
4.250	103.350	103.325	103.317	102.435	4.250	103.829	103.888	103.777	103.665	3.750	102.844	102.790	102.754	102.444
4.375	103.634	103.609	103.602	102.914	4.375	104.303	104.368	104.252	104.134	3.875	103.034	102.973	102.895	102.748
4.500	103.967	103.942	103.935	103.282	4.500	104.592	104.663	104.541	104.419	4.000	103.511	103.466	103.388	102.939
4.625	104.170	104.147	104.147	103.476	4.625	104.696	104.772	104.645	104.518	4.125	103.924	103.888	103.817	103.196
4.750	104.366	104.342	104.342	103.558	4.750	104.943	105.026	104.895	104.762	4.250	104.322	104.284	104.207	103.584
4.875	104.689	104.665	104.665	103.963	4.875	105.358	105.447	105.310	105.172	4.375	104.623	104.585	104.509	103.939
5.000	104.924	104.866	104.866	104.289	5.000	105.628	105.723	105.581	105.438	4.500	104.717	104.679	104.603	104.167
5.125	105.259	105.236	105.236	104.557	5.125	105.824	105.924	105.777	105.628	4.625	104.607	104.569	104.493	103.952
5.250	105.658	105.634	105.634	104.918	5.250	106.000	106.000	105.962	105.808	4.750	104.670	104.575	104.503	104.287
5.375	105.499	105.606	105.444	105.279	5.375	106.000	106.000	106.000	106.000	4.875	104.956	104.865	104.795	104.504
5.500	105.866	105.982	105.814	105.644	5.500	105.518	105.484	105.452		5.000	104.840	104.723	104.786	104.647
5.625	106.000	106.000	106.000	106.000	5.625					5.125	102.538	102.394	102.296	102.151

1400-99 1401-99 Conventional 10 Yr Fixed					1008-05 1007-05 Conventional 30 Yr Fixed COOP and CEMA					1308-05 1307-05 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	101.295	101.229	101.156	101.072	3.250	98.894	98.894	98.894	98.894	2.750	98.591	98.544	98.504	98.458
3.375	101.503	101.435	101.425	101.356	3.375	99.520	99.520	99.520	99.520	2.875	99.213	99.162	99.126	99.076
3.500	102.106	101.947	101.883	101.770	3.500	100.028	100.028	100.028	100.028	3.000	99.787	99.731	99.701	99.645
3.625	102.599	102.424	102.287	102.173	3.625	100.441	100.441	100.441	100.441	3.125	100.301	100.240	100.215	100.154
3.750	102.808	102.633	102.621	102.536	3.750	100.952	100.952	100.952	100.952	3.250	100.726	100.661	100.640	100.574
3.875	102.913	102.824	102.866	102.776	3.875	101.513	101.513	101.513	101.513	3.375	101.082	101.011	100.996	100.925
4.000	103.159	103.087	103.034	102.933	4.000	101.978	101.978	101.978	101.978	3.500	101.286	101.210	101.201	101.124
4.125	103.827	103.652	103.344	103.243	4.125	102.313	102.313	102.313	102.313	3.625	101.668	101.586	101.613	101.531
4.250	103.879	103.783	103.692	103.587	4.250	102.117	102.117	102.117	102.117	3.750	102.086	101.999	102.031	101.944
4.375	104.247	104.156	104.001	103.891	4.375	102.601	102.601	102.601	102.601	3.875	102.395	102.303	102.340	102.248
4.500	104.343	104.229	104.202	104.087	4.500	102.974	102.974	102.974	102.974	4.000	102.590	102.494	102.536	102.439
4.625	104.212	104.092	104.165	104.044	4.625	103.173	103.173	103.173	103.173	4.125	102.948	102.845	102.799	102.696
4.750	104.534	104.408	104.487	104.360	4.750	103.256	103.256	103.256	103.256	4.250	103.340	103.233	103.192	103.084
4.875	104.724	104.594	104.677	104.545	4.875	103.666	103.666	103.666	103.666	4.375	103.700	103.588	103.552	103.439
5.000	104.862	104.727	104.816	104.679	5.000	103.997	103.997	103.997	103.997	4.500	103.933	103.816	103.785	103.667
5.125	102.427	102.286	102.192	102.050	5.125	104.271	104.271	104.271	104.271	4.625	103.630	103.507	103.575	103.452
5.250	102.732	102.586	102.497	102.350	5.250	104.633	104.633	104.633	104.633	4.750	103.971	103.843	103.916	103.787
5.375	102.897	102.746	102.662	102.510	5.375	104.999	104.999	104.999	104.999	4.875	104.193	104.060	104.139	104.004
5.500	103.019	102.863	102.785	102.628	5.500	105.366	105.366	105.366	105.366	5.000	104.340	104.202	104.286	104.147
5.625	102.553	102.391	102.443	102.280	5.625	105.500	105.500	105.500	105.500	5.125	102.038	101.894	101.796	101.651

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
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						

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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	99.074	98.813	98.702	98.041	3.250	98.898	98.813	98.702		2.750	99.418	99.352	99.264	
3.375	99.608	99.425	99.319	98.702	3.375	99.509	99.425	99.319		2.875	99.879	99.813	99.740	
3.500	100.087	99.771	99.670	99.294	3.500	99.853	99.771	99.670		3.000	100.358	100.292	100.219	
3.625	100.706	100.337	100.242	100.026	3.625	100.411	100.337	100.242		3.125	100.777	100.711	100.638	
3.750	101.352	100.922	100.827	100.730	3.750	100.958	100.922	100.827		3.250	101.154	101.088	101.015	
3.875	101.893	101.567	101.467	101.364	3.875	101.597	101.567	101.467		3.375	101.362	101.296	101.223	
4.000	102.336	102.113	102.008	101.900	4.000	102.137	102.113	102.008		3.500	101.619	101.561	101.481	
4.125	102.666	102.513	102.402	102.289	4.125	102.532	102.513	102.402		3.625	101.925	101.867	101.787	
4.250	102.553	102.279	102.164	102.046	4.250	102.228	102.279	102.164		3.750	102.121	102.063	101.983	
4.375	103.001	102.863	102.742	102.619	4.375	102.806	102.863	102.742		3.875	102.321	102.271	102.155	
4.500	103.369	103.325	103.199	103.070	4.500	103.262	103.325	103.199		4.000	102.647	102.597	102.481	
4.625	103.608	103.677	103.545	103.412	4.625	103.608	103.677	103.545		4.125	102.926	102.876	102.760	
4.750	103.582	103.301	103.164	103.025	4.750	103.224	103.301	103.164		4.250	103.173	103.123	103.007	
4.875	103.956	103.849	103.707	103.563	4.875	103.767	103.849	103.707		4.375	103.374	103.324	103.209	
5.000	104.282	104.280	104.134	103.984	5.000	104.193	104.280	104.134		4.500	103.605	103.555	103.439	
5.125	104.550	104.564	104.412	104.258	5.125	104.471	104.564	104.412		4.625	103.721	103.671	103.556	
5.250	104.686	103.323	103.287		5.250	102.937	102.897	102.856		4.750	102.925	102.867	102.787	
5.375	105.078	103.694	103.659		5.375	103.280	103.228	103.204		4.875				
5.500	105.333	103.531	103.507		5.500	103.559	103.531	103.507		5.000				
5.625	105.508				5.625					5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.740	100.674	100.601	
3.375	100.988	100.930	100.850	
3.500	101.389	101.331	101.251	
3.625	101.695	101.637	101.557	
3.750	101.891	101.833	101.753	
3.875	102.091	102.041	101.925	
4.000	102.417	102.367	102.251	
4.125	102.696	102.646	102.530	
4.250	102.943	102.893	102.777	
4.375	103.144	103.094	102.979	
4.500	103.375	103.325	103.209	
4.625	103.491	103.441	103.326	
4.750	102.695	102.637	102.557	
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			
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	102.636	102.582	101.918	101.842	3.375	102.282	102.169	102.122	101.628		
3.375	103.049	102.994	102.377	102.296	3.500	102.666	102.559	102.508	101.974		
3.500	103.435	103.380	102.805	102.718	3.625	103.038	102.936	102.881	102.309		
3.625	103.701	103.637	103.194	103.102	3.750	103.088	103.013	102.947	102.851		
3.750	104.094	104.024	103.538	103.441	3.875	103.432	103.392	103.323	103.184		
3.875	104.134	104.064	103.372	103.269	4.000	103.799	103.765	103.691	103.503		
4.000	104.432	104.362	103.727	103.619	4.125	104.169	104.139	104.063	103.808		
4.125	104.632	104.561	104.160	103.941	4.250	104.354	104.247	104.206	104.098		
4.250	104.895	104.612	104.430	104.231	4.375	104.555	104.441	104.499	104.386		
4.375	104.666	104.619	103.632	103.509	4.500	104.848	104.729	104.792	104.674		
4.500	104.789	104.742	104.110	103.805	4.625	104.773	104.745	104.721			
4.625	105.096	105.049	104.422	104.080	4.750	101.868	101.839	101.812			
4.750	105.704	104.743	104.601	104.337	4.875	102.237	102.210	102.183			
4.875	105.954	104.480	104.338	104.194	5.000	102.606	102.577	102.553			
5.000	106.212	104.748	104.601	104.452	5.125	102.973	102.945	102.920			
5.125	106.450	104.716	104.692		5.250						
5.250	106.673	104.588	104.564		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	102.031	101.942	101.868	101.792		
3.375	102.490	102.407	102.327	102.246		
3.500	102.918	102.840	102.755	102.668		
3.625	103.306	103.233	103.144	103.052		
3.750	103.650	103.583	103.488	103.391		
3.875	103.449	103.422	103.322	103.219		
4.000	103.804	103.782	103.677	103.569		
4.125	104.220	104.134	104.110	103.891		
4.250	104.426	104.415	104.299	104.181		
4.375	103.643	103.703	103.582	103.459		
4.500	104.117	104.084	104.060	103.755		
4.625	104.429	104.396	104.372	104.030		
4.750	104.486	104.563	104.426	104.287		
4.875	104.345	104.430	104.288	104.144		
5.000	104.608	104.698	104.551	104.402		
5.125	104.699	104.666	104.642			
5.250	104.574	104.538	104.514			

FICO Adjustments		
620 - 639		-1.500
640- 659		-0.625
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	100.829	100.269	100.195		3.375	100.544	100.494	100.429		<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	101.241	100.648	100.569		3.500	100.783	100.733	100.668																													
3.500	101.638	100.990	100.906		3.625	101.006	100.956	100.891																													
3.625	102.032	101.360	101.206		3.750	101.580	101.530	101.429																													
3.750	102.088	101.788	101.634		3.875	101.804	101.754	101.653																													
3.875	102.128	101.463	101.314		4.000	102.014	101.964	101.863																													
4.000	102.424	101.894	101.745		4.125	102.209	102.159	102.058																													
4.125	102.708	102.303	102.154		4.250	102.391	102.341	102.240																													
4.250	102.932	102.692	102.543		4.375	101.488	101.430	101.372																													
4.375	102.541	102.012	101.891		4.500	101.671	101.613	101.556																													
4.500	102.594	102.269	102.143		4.625	101.842	101.784	101.726																													
4.625	102.841	102.626	102.484		4.750	102.001	101.943	101.885																													
4.750	103.189	102.981	102.838		4.875																																
4.875	102.829	102.702	102.575		5.000																																
5.000	103.185	103.058	102.931		5.125																																
5.125	102.893	102.989	102.837		5.250																																
5.250	103.092	103.194	103.036		5.375																																
5.375					5.500																																
5.500	103.328	103.443	103.275		5.625																																
5.625					5.750																																

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

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

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



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Lock cut-off for Arm Programs is 3:30 PM PST

WesLend Government ARM

8700-99 FHA 5/1 ARM					6700-99 VA 5/1 ARM					GOVERNMENT ARM PRICE ADJUSTMENTS																		
Margin 2.000					Margin 2.000																							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																			
2.750	96.475	96.439	96.392	96.356	2.750	96.475	96.439	96.392	96.356	<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	96.752	96.711	96.670	96.628	2.875	96.752	96.711	96.670	96.628																			
3.000	99.460	99.347	99.235	96.915	3.000	99.460	99.347	99.235	96.915																			
3.125	99.858	99.745	99.633	97.155	3.125	99.858	99.745	99.633	97.155																			
3.250	100.257	100.144	100.032	97.893	3.250	100.257	100.144	100.032	97.893																			
3.375	100.336	100.223	100.111	98.146	3.375	100.336	100.223	100.111	98.146																			
3.500	100.735	100.622	100.510	98.325	3.500	100.735	100.622	100.510	98.325																			
3.625	101.135	101.022	100.910	98.408	3.625	101.135	101.022	100.910	98.408																			
3.750	101.536	101.423	101.311	98.589	3.750	101.536	101.423	101.311	98.589																			
3.875	101.580	101.467	101.355	98.830	3.875	101.580	101.467	101.355	98.830																			
4.000	101.980	101.867	101.755	98.974	4.000	101.980	101.867	101.755	98.974																			
4.125	102.381	102.268	102.156	99.036	4.125	102.381	102.268	102.156	99.036																			
4.250	102.783	102.670	102.558	99.128	4.250	102.783	102.670	102.558	99.128																			
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		
2.500					2.500					2.500						
2.625					2.625					2.625						
2.750	98.732	98.698	98.662	98.626	2.750	98.827	98.787	98.746	98.705	2.750	98.734	98.692	98.649	98.606		
2.875	99.067	99.027	98.993	98.952	2.875	99.239	99.193	99.156	99.109	2.875	99.152	99.105	99.064	99.016		
3.000	99.401	99.356	99.323	99.277	3.000	99.649	99.598	99.563	99.511	3.000	99.567	99.514	99.477	99.424		
3.125	99.736	99.685	99.655	99.603	3.125	100.059	100.002	99.971	99.914	3.125	99.982	99.925	99.890	99.831		
3.250	100.052	99.996	99.966	99.909	3.250	100.446	100.384	100.355	100.293	3.250	100.370	100.307	100.275	100.211		
3.375	100.365	100.304	100.275	100.213	3.375	100.830	100.763	100.736	100.669	3.375	100.754	100.685	100.655	100.587		
3.500	100.679	100.613	100.586	100.518	3.500	101.216	101.144	101.120	101.047	3.500	101.138	101.064	101.037	100.963		
3.625	100.997	100.926	100.899	100.827	3.625	101.606	101.529	101.507	101.429	3.625	101.525	101.446	101.421	101.342		
3.750	101.234	101.158	101.131	101.053	3.750	101.895	101.813	101.791	101.708	3.750	101.809	101.725	101.701	101.616		
3.875	101.461	101.379	101.352	101.269	3.875	102.169	102.081	102.060	101.972	3.875	102.077	101.988	101.964	101.874		
4.000	101.685	101.598	101.571	101.483	4.000	102.443	102.350	102.329	102.236	4.000	102.344	102.250	102.226	102.131		
4.125	101.910	101.818	101.790	101.696	4.125	102.715	102.617	102.597	102.498	4.125	102.609	102.510	102.486	102.386		
4.250	101.217	101.116	101.019		4.250	101.267	101.166	101.069		4.250	101.076	100.975	100.878			
4.375	101.396	101.296	101.198		4.375	101.376	101.276	101.178		4.375	101.240	101.140	101.042			
4.500	101.563	101.463	101.366		4.500	101.473	101.373	101.275		4.500	101.397	101.297	101.200			
4.625	101.712	101.612	101.514		4.625	101.551	101.451	101.353		4.625	101.443	101.343	101.245			
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: 10/17/19 9:07 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	98.914	98.879	98.844	98.808	2.750	98.890	98.850	98.809	98.768	2.750	98.868	98.826	98.782	98.740
2.875	99.245	99.205	99.171	99.130	2.875	99.300	99.254	99.217	99.170	2.875	99.283	99.236	99.195	99.147
3.000	99.574	99.528	99.496	99.449	3.000	99.707	99.655	99.621	99.569	3.000	99.695	99.642	99.605	99.551
3.125	99.905	99.855	99.824	99.772	3.125	100.115	100.058	100.027	99.970	3.125	100.106	100.049	100.014	99.956
3.250	100.219	100.163	100.134	100.076	3.250	100.500	100.439	100.410	100.347	3.250	100.490	100.427	100.395	100.331
3.375	100.531	100.470	100.441	100.379	3.375	100.883	100.817	100.790	100.722	3.375	100.868	100.800	100.770	100.701
3.500	100.847	100.780	100.753	100.685	3.500	101.267	101.195	101.171	101.098	3.500	101.246	101.173	101.145	101.072
3.625	101.167	101.095	101.069	100.996	3.625	101.655	101.578	101.556	101.478	3.625	101.628	101.550	101.524	101.445
3.750	101.407	101.330	101.304	101.226	3.750	101.943	101.861	101.839	101.756	3.750	101.908	101.824	101.799	101.715
3.875	101.636	101.554	101.527	101.444	3.875	102.217	102.130	102.109	102.020	3.875	102.173	102.084	102.060	101.970
4.000	101.862	101.775	101.748	101.659	4.000	102.493	102.400	102.379	102.286	4.000	102.438	102.344	102.320	102.225
4.125	102.088	101.996	101.968	101.874	4.125	102.768	102.670	102.650	102.551	4.125	102.702	102.603	102.579	102.479
4.250	102.301	102.204	102.175	102.076	4.250	102.971	102.868	102.847	102.743	4.250	102.958	102.854	102.830	102.725
4.375	102.513	102.411	102.381	102.277	4.375	103.166	103.058	103.036	102.927	4.375	103.215	103.105	103.082	102.971
4.500	102.724	102.616	102.585	102.476	4.500	103.361	103.248	103.225	103.110	4.500	103.473	103.358	103.335	103.219
4.625	102.932	102.819	102.788	102.673	4.625	103.500	103.435	103.412	103.292	4.625	103.500	103.500	103.500	103.466
4.750	103.112	102.994	102.962	102.842	4.750	103.500	103.500	103.500	103.482	4.750				
4.875	103.289	103.166	103.132	103.007	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



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
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 Phone: 877-945-4105 ext 4

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Effective: 10/17/19 9:07 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	100.863	100.780	100.694		3.625	101.146	101.133	101.090	101.075
3.750	101.584	101.487	101.404		3.750	101.979	101.948	101.918	101.885
3.875	102.003	101.914	101.829		3.875	102.377	102.346	102.319	102.286
4.000	102.463	102.374	102.288		4.000	102.775	102.744	102.717	102.684
4.125	102.765	102.676	102.590		4.125	102.795	102.764	102.742	102.708
4.250	102.845	102.786	102.683		4.250	103.137	103.088	103.080	103.027
4.375	103.165	103.110	103.007		4.375	103.436	103.387	103.381	103.329
4.500	103.491	103.445	103.388		4.500	103.658	103.609	103.609	103.556
4.625	103.668	103.622	103.565		4.625	103.688	103.639	103.637	103.584
4.750	103.852	103.864	103.742		4.750	104.095	104.028	104.091	104.018
4.875	104.185	104.172	104.145		4.875	104.407	104.340	104.405	104.333
5.000	104.524	104.505	104.484		5.000	104.661	104.594	104.662	104.590
5.125	104.570	104.602	104.505		5.125	104.932	104.847	104.930	104.838
5.250					5.250	105.427	105.323	105.423	105.313
5.375					5.375	105.670	105.567	105.668	105.557
5.500					5.500	105.941	105.838	105.941	105.830
5.625					5.625	106.566	106.462	106.569	106.458
5.750					5.750	106.913	106.809	106.918	106.807
5.875					5.875	107.180	107.077	107.187	107.076
6.000					6.000	107.362	107.259	107.370	107.259

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