



Effective: 10/18/19 8:58 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



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

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WesLend Conforming DU and LP

1000-99		1100-99				1200-99					1300-99		1400-99				
1001-99		1101-99				1201-99					1301-99		1401-99				
		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	99.652	99.617	99.581	99.035	3.250	99.794	99.741	99.672	99.603	2.750	99.345	99.316	99.264	98.958			
3.375	100.309	100.213	100.178	99.662	3.375	100.328	100.281	100.206	100.132	2.875	99.970	99.942	99.897	99.577			
3.500	100.770	100.713	100.670	100.168	3.500	100.777	100.738	100.658	100.578	3.000	100.574	100.511	100.413	100.147			
3.625	101.449	101.413	101.370	100.580	3.625	101.554	101.520	101.435	101.350	3.125	101.002	100.961	100.918	100.658			
3.750	101.923	101.887	101.845	101.172	3.750	102.112	102.084	101.994	101.904	3.250	101.360	101.299	101.206	101.081			
3.875	102.365	102.329	102.286	101.733	3.875	102.608	102.586	102.490	102.395	3.375	101.715	101.656	101.565	101.433			
4.000	102.852	102.816	102.774	102.197	4.000	102.943	102.926	102.826	102.726	3.500	102.044	101.938	101.849	101.634			
4.125	103.137	102.981	102.938	102.529	4.125	103.244	103.298	103.192	103.086	3.625	102.599	102.462	102.424	102.019			
4.250	103.286	103.262	103.255	102.381	4.250	103.772	103.832	103.720	103.610	3.750	102.756	102.717	102.632	102.434			
4.375	103.571	103.548	103.540	102.866	4.375	104.251	104.316	104.199	104.084	3.875	103.034	102.888	102.830	102.740			
4.500	103.906	103.882	103.875	103.238	4.500	104.541	104.611	104.490	104.369	4.000	103.511	103.336	103.309	102.931			
4.625	104.105	104.084	104.084	103.432	4.625	104.644	104.720	104.593	104.468	4.125	103.906	103.754	103.730	103.230			
4.750	104.302	104.281	104.281	103.471	4.750	104.853	104.937	104.805	104.673	4.250	104.227	104.150	104.126	103.620			
4.875	104.624	104.603	104.603	103.880	4.875	105.271	105.361	105.224	105.088	4.375	104.484	104.453	104.429	103.976			
5.000	104.879	104.806	104.806	104.208	5.000	105.543	105.638	105.496	105.354	4.500	104.578	104.547	104.523	104.205			
5.125	105.163	105.141	105.141	104.476	5.125	105.738	105.839	105.691	105.545	4.625	104.474	104.442	104.418	103.906			
5.250	105.563	105.541	105.541	104.827	5.250	105.913	106.000	105.870	105.718	4.750	104.748	104.687	104.520	104.245			
5.375	105.409	105.517	105.354	105.191	5.375	106.000	106.000	106.000	106.000	4.875	105.033	104.974	104.810	104.464			
5.500	105.670	105.784	105.616	105.448	5.500	105.364	105.310	105.186		5.000	104.886	104.830	104.743	104.606			
5.625	106.000	106.000	106.000	105.909	5.625					5.125	102.521	102.378	102.435	102.292			

1400-99		1401-99				1008-05					1308-05		1007-05				
		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	101.262	101.196	101.137	101.075	3.250	98.745	98.745	98.745	98.745	2.750	98.590	98.544	98.503	98.458			
3.375	101.506	101.440	101.428	101.361	3.375	99.376	99.376	99.376	99.376	2.875	99.214	99.163	99.127	99.077			
3.500	102.106	101.931	101.827	101.754	3.500	99.887	99.887	99.887	99.887	3.000	99.789	99.733	99.702	99.647			
3.625	102.599	102.424	102.248	102.158	3.625	100.303	100.303	100.303	100.303	3.125	100.304	100.244	100.218	100.158			
3.750	102.808	102.633	102.606	102.523	3.750	100.898	100.898	100.898	100.898	3.250	100.731	100.667	100.645	100.581			
3.875	102.898	102.812	102.851	102.764	3.875	101.463	101.463	101.463	101.463	3.375	101.089	101.020	101.003	100.933			
4.000	103.147	103.102	103.014	102.922	4.000	101.933	101.933	101.933	101.933	3.500	101.294	101.220	101.209	101.134			
4.125	103.827	103.652	103.373	103.274	4.125	102.269	102.269	102.269	102.269	3.625	101.654	101.574	101.599	101.519			
4.250	103.818	103.729	103.723	103.620	4.250	102.062	102.062	102.062	102.062	3.750	102.074	101.989	102.019	101.934			
4.375	104.188	104.100	104.033	103.924	4.375	102.551	102.551	102.551	102.551	3.875	102.384	102.295	102.330	102.240			
4.500	104.312	104.200	104.234	104.121	4.500	102.928	102.928	102.928	102.928	4.000	102.580	102.486	102.526	102.431			
4.625	104.163	104.043	104.115	103.995	4.625	103.126	103.126	103.126	103.126	4.125	102.917	102.816	102.831	102.730			
4.750	104.485	104.361	104.438	104.313	4.750	103.168	103.168	103.168	103.168	4.250	103.312	103.206	103.226	103.120			
4.875	104.675	104.547	104.628	104.499	4.875	103.582	103.582	103.582	103.582	4.375	103.673	103.563	103.587	103.476			
5.000	104.814	104.681	104.767	104.633	5.000	103.914	103.914	103.914	103.914	4.500	103.907	103.792	103.821	103.705			
5.125	102.407	102.267	102.328	102.187	5.125	104.187	104.187	104.187	104.187	4.625	103.584	103.461	103.529	103.406			
5.250	102.712	102.568	102.634	102.488	5.250	104.541	104.541	104.541	104.541	4.750	103.927	103.800	103.872	103.745			
5.375	102.877	102.728	102.799	102.648	5.375	104.909	104.909	104.909	104.909	4.875	104.150	104.019	104.096	103.964			
5.500	102.999	102.846	102.922	102.766	5.500	105.170	105.170	105.170	105.170	5.000	104.297	104.161	104.243	104.106			
5.625	102.406	102.245	102.327	102.166	5.625	105.500	105.500	105.500	105.500	5.125	102.021	101.878	101.935	101.792			

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	-3.500	-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	-0.470	-0.470	-0.550
Premium Adjustments									
	760+	740-759	720-739	700-719	680-699	660-679			



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

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WesLend Fixed High Balance

1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	98.916	98.631	98.520	97.956	3.250	98.718	98.631	98.520		2.750	99.385	99.319	99.238	
3.375	99.452	99.249	99.143	98.618	3.375	99.333	99.249	99.143		2.875	99.863	99.796	99.731	
3.500	99.934	99.599	99.497	99.213	3.500	99.679	99.599	99.497		3.000	100.334	100.268	100.203	
3.625	100.663	100.167	100.072	99.973	3.625	100.241	100.167	100.072		3.125	100.745	100.679	100.613	
3.750	101.313	100.868	100.773	100.677	3.750	100.904	100.868	100.773		3.250	101.122	101.055	100.990	
3.875	101.843	101.514	101.413	101.313	3.875	101.543	101.514	101.413		3.375	101.329	101.263	101.197	
4.000	102.308	102.063	101.957	101.852	4.000	102.087	102.063	101.957		3.500	101.587	101.529	101.447	
4.125	102.640	102.469	102.358	102.248	4.125	102.488	102.469	102.358		3.625	101.895	101.837	101.755	
4.250	102.504	102.226	102.109	101.993	4.250	102.173	102.226	102.109		3.750	102.091	102.033	101.952	
4.375	102.973	102.808	102.687	102.565	4.375	102.750	102.808	102.687		3.875	102.258	102.208	102.143	
4.500	103.345	103.271	103.145	103.019	4.500	103.208	103.271	103.145		4.000	102.584	102.534	102.469	
4.625	103.558	103.627	103.495	103.364	4.625	103.558	103.627	103.495		4.125	102.864	102.814	102.748	
4.750	103.517	103.211	103.074	102.937	4.750	103.134	103.211	103.074		4.250	103.111	103.061	102.995	
4.875	103.910	103.758	103.616	103.474	4.875	103.676	103.758	103.616		4.375	103.312	103.262	103.196	
5.000	104.238	104.191	104.044	103.897	5.000	104.103	104.191	104.044		4.500	103.542	103.492	103.427	
5.125	104.506	104.479	104.326	104.174	5.125	104.385	104.479	104.326		4.625	103.659	103.609	103.543	
5.250	104.649	103.260	103.217		5.250	102.890	102.862	102.838		4.750	102.862	102.804	102.707	
5.375	105.216	103.632	103.589		5.375	103.201	103.149	103.125		4.875				
5.500	105.473	103.455	103.431		5.500	103.483	103.455	103.431		5.000				
5.625	105.647				5.625					5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.708	100.641	100.576	
3.375	100.955	100.897	100.815	
3.500	101.357	101.299	101.217	
3.625	101.665	101.607	101.525	
3.750	101.861	101.803	101.722	
3.875	102.028	101.978	101.913	
4.000	102.354	102.304	102.239	
4.125	102.634	102.584	102.518	
4.250	102.881	102.831	102.765	
4.375	103.082	103.032	102.966	
4.500	103.312	103.262	103.197	
4.625	103.429	103.379	103.313	
4.750	102.632	102.574	102.477	
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									
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

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WesLend Government

8000-99 8100-99 FHA/VA 25/30 Yr Fixed					8300-99 FHA/VA 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	102.557	102.509	101.813	101.736	3.375	102.219	102.092	102.043	101.613
3.375	102.970	102.921	102.276	102.195	3.500	102.604	102.483	102.430	101.961
3.500	103.356	103.308	102.709	102.623	3.625	102.977	102.860	102.804	102.298
3.625	103.683	103.634	103.104	103.013	3.750	103.055	102.967	102.968	102.881
3.750	104.025	103.985	103.507	103.359	3.875	103.394	103.302	103.307	103.215
3.875	104.085	104.045	103.335	103.233	4.000	103.720	103.630	103.633	103.537
4.000	104.364	104.323	103.695	103.588	4.125	104.056	104.004	103.945	103.844
4.125	104.583	104.542	104.056	103.915	4.250	104.328	104.222	104.242	104.135
4.250	104.863	104.607	104.434	104.210	4.375	104.506	104.393	104.451	104.338
4.375	104.630	104.614	103.546	103.377	4.500	104.801	104.683	104.746	104.628
4.500	104.753	104.737	104.036	103.676	4.625	104.754	104.726	104.702	
4.625	105.000	104.984	104.345	103.954	4.750	101.862	101.834	101.806	
4.750	105.743	104.956	104.664	104.213	4.875	102.232	102.204	102.177	
4.875	106.011	104.437	104.447	104.041	5.000	102.600	102.572	102.547	
5.000	106.271	104.597	104.524	104.301	5.125	102.967	102.939	102.915	
5.125	106.512	104.981	104.958		5.250				
5.250	106.736	104.919	104.895		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	101.972	101.837	101.763	101.686					
3.375	102.412	102.306	102.226	102.145					
3.500	102.838	102.744	102.659	102.573					
3.625	103.232	103.144	103.054	102.963					
3.750	103.566	103.500	103.405	103.309					
3.875	103.427	103.386	103.285	103.183					
4.000	103.772	103.751	103.645	103.538					
4.125	104.124	104.088	104.006	103.865					
4.250	104.403	104.393	104.276	104.160					
4.375	103.573	103.571	103.484	103.327					
4.500	104.038	104.010	103.986	103.626					
4.625	104.347	104.319	104.295	103.904					
4.750	104.422	104.437	104.300	104.163					
4.875	104.281	104.277	104.229	103.991					
5.000	104.527	104.547	104.474	104.251					
5.125	104.960	104.931	104.908						
5.250	104.896	104.869	104.845						

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



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: 10/18/19 8:59 AM

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	100.750	100.170	100.095		3.375	100.505	100.447	100.381		
3.375	101.162	100.555	100.475		3.500	100.744	100.686	100.620		
3.500	101.638	100.902	100.818		3.625	100.967	100.909	100.843		
3.625	102.032	101.292	101.191		3.750	101.517	101.467	101.402		
3.750	102.019	101.720	101.619		3.875	101.742	101.692	101.626		
3.875	102.102	101.398	101.318		4.000	101.951	101.901	101.836		
4.000	102.424	101.829	101.749		4.125	102.147	102.097	102.031		
4.125	102.708	102.238	102.158		4.250	102.329	102.279	102.213		
4.250	102.867	102.626	102.546		4.375	101.566	101.507	101.450		
4.375	102.505	101.878	101.783		4.500	101.749	101.691	101.633		
4.500	102.558	102.235	102.175		4.625	101.920	101.862	101.804		
4.625	102.791	102.607	102.547		4.750	102.078	102.020	101.963		
4.750	103.145	102.961	102.901		4.875					
4.875	102.793	102.674	102.684		5.000					
5.000	103.149	103.030	103.040		5.125					
5.125	103.017	102.989	102.685		5.250					
5.250	103.003	103.043	102.885		5.375					
5.375					5.500					
5.500	103.154	103.208	103.039		5.625					
5.625					5.750					

FICO Adjustments	
580 - 599	-2.500
600 - 619	-2.000
620 - 639	-1.250
640 - 659	-0.375
660 - 679	-0.250
680 - 699	0.000
> 700	0.000

Government Adjusters	
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000
VA	-0.250

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

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

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



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Effective: 10/18/19 8:59 AM

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	96.488	96.452	96.406	96.370	2.750	96.488	96.452	96.406	96.370	<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	96.767	96.726	96.685	96.644	2.875	96.767	96.726	96.685	96.644																			
3.000	99.460	99.347	99.235	96.931	3.000	99.460	99.347	99.235	96.931																			
3.125	99.858	99.745	99.633	97.171	3.125	99.858	99.745	99.633	97.171																			
3.250	100.257	100.144	100.032	97.903	3.250	100.257	100.144	100.032	97.903																			
3.375	100.336	100.223	100.111	98.158	3.375	100.336	100.223	100.111	98.158																			
3.500	100.735	100.622	100.510	98.338	3.500	100.735	100.622	100.510	98.338																			
3.625	101.135	101.022	100.910	98.421	3.625	101.135	101.022	100.910	98.421																			
3.750	101.536	101.423	101.311	98.599	3.750	101.536	101.423	101.311	98.599																			
3.875	101.580	101.467	101.355	98.841	3.875	101.580	101.467	101.355	98.841																			
4.000	101.980	101.867	101.755	98.985	4.000	101.980	101.867	101.755	98.985																			
4.125	102.381	102.268	102.156	99.048	4.125	102.381	102.268	102.156	99.048																			
4.250	102.783	102.670	102.558	99.139	4.250	102.783	102.670	102.558	99.139																			
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



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
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Effective: 10/18/19 8:59 AM

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	98.745	98.711	98.675	98.640	2.750	98.856	98.817	98.776	98.736	2.750	98.756	98.716	98.671	98.630	2.750	98.756	98.716	98.671	98.630	2.750	98.756	98.716	98.671	98.630					
2.875	99.079	99.041	99.006	98.966	2.875	99.267	99.222	99.184	99.139	2.875	99.171	99.125	99.084	99.037	2.875	99.171	99.125	99.084	99.037	2.875	99.171	99.125	99.084	99.037					
3.000	99.413	99.369	99.336	99.291	3.000	99.675	99.625	99.590	99.539	3.000	99.583	99.532	99.494	99.442	3.000	99.583	99.532	99.494	99.442	3.000	99.583	99.532	99.494	99.442					
3.125	99.748	99.699	99.668	99.617	3.125	100.083	100.028	99.996	99.940	3.125	99.996	99.939	99.904	99.847	3.125	99.996	99.939	99.904	99.847	3.125	99.996	99.939	99.904	99.847					
3.250	100.063	100.009	99.979	99.923	3.250	100.469	100.408	100.379	100.317	3.250	100.383	100.322	100.289	100.226	3.250	100.383	100.322	100.289	100.226	3.250	100.383	100.322	100.289	100.226					
3.375	100.375	100.316	100.287	100.225	3.375	100.851	100.785	100.758	100.692	3.375	100.767	100.700	100.669	100.602	3.375	100.767	100.700	100.669	100.602	3.375	100.767	100.700	100.669	100.602					
3.500	100.689	100.624	100.596	100.530	3.500	101.235	101.165	101.140	101.068	3.500	101.151	101.079	101.050	100.978	3.500	101.151	101.079	101.050	100.978	3.500	101.151	101.079	101.050	100.978					
3.625	101.006	100.936	100.909	100.837	3.625	101.623	101.547	101.525	101.448	3.625	101.538	101.460	101.434	101.356	3.625	101.538	101.460	101.434	101.356	3.625	101.538	101.460	101.434	101.356					
3.750	101.243	101.168	101.141	101.064	3.750	101.903	101.822	101.799	101.717	3.750	101.827	101.745	101.719	101.636	3.750	101.827	101.745	101.719	101.636	3.750	101.827	101.745	101.719	101.636					
3.875	101.469	101.388	101.361	101.279	3.875	102.166	102.079	102.057	101.970	3.875	102.101	102.013	101.988	101.900	3.875	102.101	102.013	101.988	101.900	3.875	102.101	102.013	101.988	101.900					
4.000	101.693	101.608	101.580	101.492	4.000	102.428	102.337	102.315	102.223	4.000	102.373	102.280	102.256	102.162	4.000	102.373	102.280	102.256	102.162	4.000	102.373	102.280	102.256	102.162					
4.125	101.918	101.827	101.798	101.706	4.125	102.690	102.594	102.572	102.474	4.125	102.644	102.546	102.522	102.423	4.125	102.644	102.546	102.522	102.423	4.125	102.644	102.546	102.522	102.423					
4.250	101.294	101.194	101.097		4.250	101.344	101.244	101.147		4.250	101.247	101.147	101.050		4.250	101.247	101.147	101.050		4.250	101.247	101.147	101.050						
4.375	101.482	101.382	101.284		4.375	101.462	101.361	101.264		4.375	101.380	101.280	101.183		4.375	101.380	101.280	101.183		4.375	101.380	101.280	101.183						
4.500	101.654	101.554	101.456		4.500	101.566	101.466	101.369		4.500	101.519	101.419	101.322		4.500	101.519	101.419	101.322		4.500	101.519	101.419	101.322						
4.625	101.802	101.702	101.605		4.625	101.652	101.552	101.455		4.625	101.565	101.465	101.367		4.625	101.565	101.465	101.367		4.625	101.565	101.465	101.367						
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 desk 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: 10/18/19 8:59 AM

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

WesLend ARM High Balance

1733-77 5/1 LIBOR ARM High Balance					1833-77 7/1 LIBOR ARM High Balance					1933-77 10/1 LIBOR ARM High Balance				
Margin 2.25 Caps 2/2/5					Margin 2.25 Caps 5/2/5					Margin 2.25 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	98.927	98.894	98.858	98.822	2.750	98.920	98.880	98.840	98.799	2.750	98.891	98.850	98.806	98.764
2.875	99.259	99.220	99.185	99.145	2.875	99.328	99.284	99.246	99.200	2.875	99.303	99.257	99.215	99.169
3.000	99.587	99.543	99.510	99.464	3.000	99.733	99.683	99.648	99.598	3.000	99.712	99.661	99.622	99.570
3.125	99.919	99.869	99.838	99.787	3.125	100.140	100.085	100.053	99.997	3.125	100.121	100.065	100.029	99.972
3.250	100.231	100.177	100.146	100.091	3.250	100.524	100.463	100.434	100.373	3.250	100.504	100.443	100.410	100.347
3.375	100.542	100.482	100.453	100.392	3.375	100.905	100.839	100.812	100.746	3.375	100.883	100.816	100.785	100.718
3.500	100.857	100.792	100.764	100.698	3.500	101.287	101.216	101.191	101.120	3.500	101.261	101.189	101.161	101.088
3.625	101.176	101.106	101.079	101.007	3.625	101.673	101.597	101.574	101.497	3.625	101.643	101.565	101.539	101.461
3.750	101.416	101.340	101.313	101.236	3.750	101.951	101.870	101.847	101.766	3.750	101.927	101.845	101.819	101.736
3.875	101.644	101.564	101.536	101.454	3.875	102.214	102.128	102.106	102.019	3.875	102.198	102.110	102.085	101.997
4.000	101.870	101.784	101.756	101.669	4.000	102.478	102.387	102.365	102.273	4.000	102.468	102.375	102.351	102.257
4.125	102.096	102.005	101.976	101.884	4.125	102.742	102.646	102.624	102.527	4.125	102.738	102.640	102.616	102.517
4.250	102.308	102.212	102.183	102.085	4.250	102.952	102.850	102.828	102.725	4.250	102.985	102.882	102.858	102.754
4.375	102.520	102.419	102.389	102.286	4.375	103.155	103.048	103.025	102.917	4.375	103.232	103.123	103.099	102.990
4.500	102.730	102.624	102.593	102.485	4.500	103.358	103.245	103.221	103.108	4.500	103.480	103.366	103.342	103.228
4.625	102.938	102.827	102.795	102.682	4.625	103.500	103.441	103.416	103.298	4.625	103.500	103.500	103.500	103.464
4.750	103.118	103.001	102.968	102.850	4.750	103.500	103.500	103.500	103.488	4.750				
4.875	103.295	103.172	103.138	103.014	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: 10/18/19 8:59 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	100.778	100.695	100.609		3.625	101.059	101.046	100.999	100.983		
3.750	101.523	101.439	101.354		3.750	101.934	101.903	101.854	101.819		
3.875	101.954	101.865	101.780		3.875	102.332	102.301	102.257	102.221		
4.000	102.423	102.334	102.248		4.000	102.731	102.700	102.655	102.620		
4.125	102.737	102.649	102.563		4.125	102.755	102.724	102.680	102.645		
4.250	102.783	102.737	102.630		4.250	103.077	103.028	103.031	102.975		
4.375	103.104	103.062	102.955		4.375	103.377	103.328	103.335	103.279		
4.500	103.435	103.385	103.335		4.500	103.601	103.552	103.561	103.505		
4.625	103.615	103.565	103.515		4.625	103.632	103.583	103.593	103.537		
4.750	103.806	103.767	103.640		4.750	104.050	103.982	103.993	103.916		
4.875	104.141	104.114	104.072		4.875	104.362	104.295	104.310	104.233		
5.000	104.479	104.453	104.410		5.000	104.617	104.549	104.569	104.492		
5.125	104.508	104.517	104.439		5.125	104.869	104.783	104.844	104.746		
5.250					5.250	105.204	105.100	105.392	105.273		
5.375					5.375	105.448	105.344	105.641	105.523		
5.500					5.500	105.720	105.616	105.915	105.797		
5.625					5.625	106.346	106.242	106.545	106.426		
5.750					5.750	106.694	106.590	106.895	106.776		
5.875					5.875	106.963	106.859	107.164	107.046		
6.000					6.000	107.145	107.042	107.347	107.228		

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