



Effective: 10/22/19 9:02 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 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	99.487	99.405	99.370	98.938	3.250	99.651	99.599	99.528	99.512	2.750	99.285	99.237	99.150	98.826					
3.375	100.155	100.004	99.969	99.586	3.375	100.195	100.148	100.073	100.062	2.875	99.925	99.880	99.795	99.458					
3.500	100.621	100.555	100.513	100.111	3.500	100.649	100.611	100.530	100.493	3.000	100.479	100.427	100.341	100.041					
3.625	101.203	101.161	101.119	100.538	3.625	101.429	101.396	101.310	101.278	3.125	100.916	100.872	100.831	100.564					
3.750	101.794	101.752	101.709	101.084	3.750	101.996	101.969	101.877	101.851	3.250	101.276	101.226	101.143	101.002					
3.875	102.210	102.169	102.126	101.667	3.875	102.501	102.480	102.383	102.362	3.375	101.633	101.586	101.503	101.368					
4.000	102.705	102.664	102.621	102.151	4.000	102.841	102.825	102.723	102.708	3.500	101.954	101.876	101.792	101.582					
4.125	102.970	102.869	102.826	102.498	4.125	103.175	103.230	103.123	103.081	3.625	102.528	102.380	102.341	101.995					
4.250	103.122	103.105	103.098	102.390	4.250	103.711	103.771	103.659	103.622	3.750	102.737	102.700	102.621	102.424					
4.375	103.482	103.465	103.458	102.897	4.375	104.198	104.264	104.146	104.115	3.875	102.908	102.871	102.793	102.742					
4.500	103.828	103.811	103.803	103.286	4.500	104.490	104.562	104.439	104.413	4.000	103.392	103.364	103.340	102.945					
4.625	104.031	104.018	104.018	103.491	4.625	104.593	104.670	104.542	104.522	4.125	103.812	103.784	103.760	103.209					
4.750	104.233	104.220	104.220	103.510	4.750	104.815	104.900	104.768	104.717	4.250	104.205	104.177	104.153	103.614					
4.875	104.558	104.546	104.546	103.937	4.875	105.241	105.332	105.194	105.148	4.375	104.506	104.478	104.454	103.984					
5.000	104.826	104.750	104.750	104.278	5.000	105.513	105.610	105.467	105.427	4.500	104.602	104.574	104.550	104.224					
5.125	105.089	105.076	105.076	104.555	5.125	105.708	105.811	105.662	105.628	4.625	104.496	104.468	104.444	103.964					
5.250	105.493	105.480	105.480	104.828	5.250	105.836	105.946	105.793	105.727	4.750	104.733	104.639	104.485	104.318					
5.375	105.337	105.446	105.282	105.207	5.375	106.000	106.000	106.000	106.000	4.875	105.028	104.934	104.782	104.550					
5.500	105.681	105.798	105.629	105.525	5.500	105.412	105.384	105.357		5.000	104.854	104.873	104.734	104.701					
5.625	106.000	106.000	106.000	106.000	5.625					5.125	102.469	102.371	102.227	102.149					

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	101.170	101.098	101.033	100.981	3.250	98.599	98.539	98.464	98.438	2.750	98.442	98.400	98.355	98.326
3.375	101.387	101.351	101.284	101.279	3.375	99.241	99.187	99.107	99.086	2.875	99.068	99.032	98.981	98.958
3.500	102.013	101.842	101.784	101.706	3.500	99.760	99.712	99.626	99.611	3.000	99.645	99.614	99.559	99.541
3.625	102.525	102.350	102.207	102.124	3.625	100.182	100.139	100.048	100.038	3.125	100.163	100.138	100.077	100.064
3.750	102.723	102.601	102.519	102.500	3.750	100.752	100.718	100.622	100.584	3.250	100.594	100.574	100.508	100.502
3.875	102.813	102.853	102.766	102.753	3.875	101.329	101.300	101.199	101.167	3.375	100.955	100.940	100.869	100.868
4.000	103.092	103.055	102.975	102.922	4.000	101.807	101.784	101.677	101.651	3.500	101.163	101.154	101.077	101.082
4.125	103.734	103.559	103.279	103.248	4.125	102.148	102.130	102.018	101.998	3.625	101.572	101.599	101.517	101.495
4.250	103.765	103.734	103.631	103.605	4.250	102.005	102.058	101.942	101.890	3.750	101.995	102.027	101.941	101.924
4.375	104.138	104.051	103.944	103.923	4.375	102.506	102.565	102.443	102.397	3.875	102.308	102.346	102.254	102.242
4.500	104.222	104.258	104.144	104.130	4.500	102.889	102.954	102.826	102.786	4.000	102.505	102.548	102.451	102.445
4.625	104.141	104.212	104.093	104.053	4.625	103.088	103.158	103.025	102.991	4.125	102.829	102.846	102.743	102.709
4.750	104.465	104.541	104.417	104.383	4.750	103.135	103.213	103.076	103.010	4.250	103.228	103.250	103.142	103.114
4.875	104.655	104.737	104.608	104.579	4.875	103.557	103.641	103.498	103.437	4.375	103.592	103.619	103.506	103.484
5.000	104.792	104.880	104.746	104.722	5.000	103.892	103.981	103.833	103.778	4.500	103.826	103.859	103.741	103.724
5.125	102.347	102.252	102.112	102.056	5.125	104.163	104.257	104.104	104.055	4.625	103.569	103.637	103.514	103.464
5.250	102.653	102.563	102.418	102.368	5.250	104.463	104.567	104.408	104.328	4.750	103.917	103.990	103.862	103.818
5.375	102.817	102.733	102.583	102.538	5.375	104.837	104.946	104.782	104.707	4.875	104.142	104.222	104.088	104.050
5.500	102.939	102.860	102.705	102.666	5.500	105.181	105.298	105.129	105.025	5.000	104.288	104.373	104.234	104.201
5.625	102.465	102.516	102.355	102.268	5.625	105.500	105.500	105.500	105.500	5.125	101.969	101.871	101.727	101.649

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						



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 Conventional 25/30 Yr Fixed HB					1233-99 1253-99 Conventional 20 Yr Fixed HB					1333-99 1353-99 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	98.705	98.340	98.242	97.860	3.250	98.428	98.340	98.242		2.750	99.319	99.246	99.157	
3.375	99.244	98.973	98.879	98.533	3.375	99.058	98.973	98.879		2.875	99.770	99.698	99.633	
3.500	99.732	99.336	99.245	99.144	3.500	99.418	99.336	99.245		3.000	100.242	100.170	100.105	
3.625	100.453	100.010	99.919	99.876	3.625	100.050	100.010	99.919		3.125	100.653	100.581	100.515	
3.750	101.002	100.725	100.628	100.591	3.750	100.759	100.725	100.628		3.250	101.029	100.958	100.892	
3.875	101.662	101.369	101.268	101.236	3.875	101.398	101.369	101.268		3.375	101.237	101.165	101.099	
4.000	102.083	101.925	101.818	101.792	4.000	101.948	101.925	101.818		3.500	101.537	101.472	101.391	
4.125	102.420	102.345	102.233	102.213	4.125	102.363	102.345	102.233		3.625	101.848	101.784	101.702	
4.250	102.379	102.170	102.053	102.002	4.250	102.117	102.170	102.053		3.750	102.046	101.982	101.900	
4.375	102.892	102.750	102.628	102.582	4.375	102.691	102.750	102.628		3.875	102.208	102.148	102.059	
4.500	103.272	103.216	103.089	103.049	4.500	103.152	103.216	103.089		4.000	102.537	102.476	102.387	
4.625	103.510	103.580	103.447	103.413	4.625	103.510	103.580	103.447		4.125	102.819	102.758	102.669	
4.750	103.452	103.174	103.036	102.970	4.750	103.096	103.174	103.036		4.250	103.068	103.007	102.918	
4.875	103.839	103.718	103.575	103.515	4.875	103.634	103.718	103.575		4.375	103.271	103.211	103.138	
5.000	104.171	104.153	104.005	103.950	5.000	104.064	104.153	104.005		4.500	103.504	103.444	103.367	
5.125	104.439	104.446	104.293	104.244	5.125	104.352	104.446	104.293		4.625	103.623	103.562	103.473	
5.250	104.561	103.212	103.190		5.250	102.851	102.816	102.761		4.750	103.003	102.936	102.847	
5.375	104.947	103.584	103.563		5.375	103.140	103.112	103.088		4.875				
5.500	105.206	103.373	103.349		5.500	103.401	103.373	103.349		5.000				
5.625	105.381				5.625					5.125				

1433-99 1453-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.615	100.544	100.478	
3.375	100.902	100.838	100.757	
3.500	101.307	101.242	101.161	
3.625	101.618	101.554	101.472	
3.750	101.816	101.752	101.670	
3.875	101.978	101.918	101.829	
4.000	102.307	102.246	102.157	
4.125	102.589	102.528	102.439	
4.250	102.838	102.777	102.688	
4.375	103.041	102.981	102.892	
4.500	103.274	103.214	103.125	
4.625	103.393	103.332	103.243	
4.750	102.773	102.706	102.617	
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	-0.470	-0.470	-0.550
Premium Adjustments									
Rate & Term Refinance		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Cash Out Refinance		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Second Home		-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A
Investment Property (Max 85% LTV)		-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.270	-1.350
3-4 - Unit Property		-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630
Manufactured		-1.020	-1.190	-1.330	-1.500	N/A	N/A	N/A	N/A
>45% DTI		-0.540	-0.600	-0.700	-0.850	-1.050	-1.500	-1.650	-1.800
	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					FHA LOAN LEVEL ADJUSTMENTS																										
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																											
3.250	102.361	102.296	101.658	101.603	3.375	102.020	101.920	101.866	101.564	<table border="1" style="margin: auto;"> <thead> <tr style="background-color: #00a0e3; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>580 - 599</td><td style="text-align: right;">-2.500</td></tr> <tr><td>600 - 619</td><td style="text-align: right;">-2.000</td></tr> <tr><td>620 - 639</td><td style="text-align: right;">-1.250</td></tr> <tr><td>640- 659</td><td style="text-align: right;">-0.375</td></tr> <tr><td>660- 679</td><td style="text-align: right;">-0.250</td></tr> <tr><td>680 - 699</td><td style="text-align: right;">0.000</td></tr> <tr><td>&gt; 700</td><td style="text-align: right;">0.000</td></tr> <tr style="background-color: #00a0e3; color: white;"> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td style="text-align: right;">-0.250</td></tr> <tr><td>2 unit</td><td style="text-align: right;">-0.750</td></tr> <tr><td>3-4 unit</td><td style="text-align: right;">-1.000</td></tr> <tr><td>VA</td><td style="text-align: right;">-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																																			
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																																			
3.375	102.803	102.738	102.129	102.079	3.500	102.408	102.311	102.255	101.925																											
3.500	103.210	103.145	102.570	102.526	3.625	102.783	102.690	102.631	102.274																											
3.625	103.526	103.461	102.977	102.939	3.750	102.961	102.961	102.874	102.826																											
3.750	103.831	103.790	103.342	103.309	3.875	103.303	103.308	103.216	103.173																											
3.875	104.001	103.960	103.329	103.265	4.000	103.631	103.642	103.545	103.507																											
4.000	104.299	104.259	103.699	103.640	4.125	103.946	103.962	103.859	103.828																											
4.125	104.558	104.518	104.038	103.985	4.250	104.244	104.266	104.158	104.132																											
4.250	104.752	104.606	104.364	104.298	4.375	104.488	104.545	104.432	104.377																											
4.375	104.658	104.633	103.496	103.390	4.500	104.785	104.847	104.729	104.679																											
4.500	104.711	104.686	103.887	103.704	4.625	104.509	104.481	104.457																												
4.625	104.941	104.903	104.260	103.996	4.750	102.109	102.081	102.055																												
4.750	105.679	104.997	104.614	104.267	4.875	102.479	102.451	102.427																												
4.875	105.937	104.453	104.446	104.110	5.000	102.848	102.820	102.796																												
5.000	106.202	104.620	104.472	104.384	5.125	103.215	103.187	103.163																												
5.125	106.447	104.853	104.829		5.250																															
5.250	106.674	104.746	104.722		5.375																															
5.375					5.500																															
5.500					5.625																															
5.625					5.750																															
7000-99 USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS																															
Rate	15 Day	30 Day	45 Day	60 Day																																
3.250	101.771	101.683	101.608	101.553	<table border="1" style="margin: auto;"> <thead> <tr style="background-color: #00a0e3; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>620 - 639</td><td style="text-align: right;">-1.500</td></tr> <tr><td>640- 659</td><td style="text-align: right;">-0.625</td></tr> <tr><td>660- 679</td><td style="text-align: right;">-0.250</td></tr> <tr><td>680 - 699</td><td style="text-align: right;">0.000</td></tr> <tr><td>&gt; 700</td><td style="text-align: right;">0.000</td></tr> <tr style="background-color: #00a0e3; color: white;"> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td style="text-align: right;">-0.250</td></tr> <tr><td>2 unit</td><td style="text-align: right;">-0.750</td></tr> <tr><td>3-4 unit</td><td style="text-align: right;">-1.000</td></tr> </tbody> </table>					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							
FICO Adjustments																																				
620 - 639	-1.500																																			
640- 659	-0.625																																			
660- 679	-0.250																																			
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> 700	0.000																																			
Government Adjusters																																				
Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
3.375	102.241	102.159	102.079	102.029																																
3.500	102.682	102.606	102.520	102.476																																
3.625	103.089	103.018	102.927	102.889																																
3.750	103.453	103.388	103.292	103.259																																
3.875	103.375	103.380	103.279	103.215																																
4.000	103.744	103.755	103.649	103.590																																
4.125	104.083	104.100	103.988	103.935																																
4.250	104.390	104.412	104.295	104.248																																
4.375	103.512	103.543	103.421	103.340																																
4.500	103.886	103.858	103.834	103.654																																
4.625	104.191	104.163	104.139	103.946																																
4.750	104.372	104.419	104.281	104.217																																
4.875	104.241	104.296	104.153	104.060																																
5.000	104.509	104.570	104.422	104.334																																
5.125	104.832	104.803	104.779																																	
5.250	104.723	104.696	104.672																																	
Streamline/IRRRL Product Codes				Extension and Re-lock Fees																																
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL	5 Day	0.125	Re-Lock	0.125																													
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL	7 Day	0.150																															
				10 Day	0.250																															
				15 Day	0.375																															
Wholesale Fee Buyout Option Price Adjustor																																				
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k																										
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194																										
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170																										
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194																										



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

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WesLend Government										
8033-99 6033-99					8333-99 6333-99					FHA / VA HB LOAN LEVEL ADJUSTMENTS
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	100.553	100.027	99.952		3.375	100.456	100.398	100.340		
3.375	100.996	100.423	100.343		3.500	100.695	100.637	100.579		
3.500	101.372	100.782	100.697		3.625	100.918	100.860	100.802		
3.625	101.657	101.103	101.012		3.750	101.471	101.416	101.351		
3.750	101.825	101.504	101.419		3.875	101.695	101.641	101.575		
3.875	101.994	101.378	101.276		4.000	101.904	101.850	101.785		
4.000	102.223	101.743	101.679		4.125	102.100	102.046	101.980		
4.125	102.411	102.152	102.088		4.250	102.282	102.228	102.162		
4.250	102.778	102.541	102.477		4.375	101.548	101.490	101.432		
4.375	102.533	101.846	101.734		4.500	101.731	101.673	101.615		
4.500	102.516	102.161	102.125		4.625	101.902	101.844	101.786		
4.625	102.724	102.533	102.497		4.750	102.061	102.003	101.945		
4.750	103.078	102.887	102.851		4.875					
4.875	102.815	102.691	102.683		5.000					
5.000	103.171	103.047	103.039		5.125					
5.125	102.891	102.863	102.706		5.250					
5.250	102.993	103.065	102.907		5.375					
5.375					5.500					
5.500	103.301	103.387	103.218		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: 10/22/19 9:03 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	96.629	96.596	96.545	96.511	2.750	96.629	96.596	96.545	96.511	<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	96.908	96.871	96.824	96.786	2.875	96.908	96.871	96.824	96.786																			
3.000	99.460	99.347	99.235	97.071	3.000	99.460	99.347	99.235	97.071																			
3.125	99.858	99.745	99.633	97.299	3.125	99.858	99.745	99.633	97.299																			
3.250	100.257	100.144	100.032	98.005	3.250	100.257	100.144	100.032	98.005																			
3.375	100.336	100.223	100.111	98.261	3.375	100.336	100.223	100.111	98.261																			
3.500	100.735	100.622	100.510	98.434	3.500	100.735	100.622	100.510	98.434																			
3.625	101.135	101.022	100.910	98.513	3.625	101.135	101.022	100.910	98.513																			
3.750	101.536	101.423	101.311	98.630	3.750	101.536	101.423	101.311	98.630																			
3.875	101.580	101.467	101.355	98.874	3.875	101.580	101.467	101.355	98.874																			
4.000	101.980	101.867	101.755	99.026	4.000	101.980	101.867	101.755	99.026																			
4.125	102.381	102.268	102.156	99.095	4.125	102.381	102.268	102.156	99.095																			
4.250	102.783	102.670	102.558	99.183	4.250	102.783	102.670	102.558	99.183																			
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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 Phone: 877-945-4105 ext 4

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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	98.704	98.677	98.632	98.603	2.750	98.852	98.819	98.769	98.735	2.750	98.643	98.609	98.554	98.519	2.750	98.643	98.609	98.554	98.519	2.750	98.643	98.609	98.554	98.519					
2.875	99.046	99.014	98.970	98.936	2.875	99.268	99.230	99.184	99.144	2.875	99.085	99.045	98.994	98.954	2.875	99.085	99.045	98.994	98.954	2.875	99.085	99.045	98.994	98.954					
3.000	99.387	99.349	99.307	99.268	3.000	99.682	99.639	99.595	99.551	3.000	99.523	99.478	99.430	99.385	3.000	99.523	99.478	99.430	99.385	3.000	99.523	99.478	99.430	99.385					
3.125	99.728	99.685	99.645	99.601	3.125	100.096	100.047	100.007	99.957	3.125	99.962	99.912	99.867	99.816	3.125	99.962	99.912	99.867	99.816	3.125	99.962	99.912	99.867	99.816					
3.250	100.042	99.994	99.955	99.906	3.250	100.470	100.416	100.378	100.323	3.250	100.344	100.289	100.247	100.191	3.250	100.344	100.289	100.247	100.191	3.250	100.344	100.289	100.247	100.191					
3.375	100.353	100.299	100.261	100.207	3.375	100.838	100.778	100.742	100.682	3.375	100.718	100.658	100.618	100.557	3.375	100.718	100.658	100.618	100.557	3.375	100.718	100.658	100.618	100.557					
3.500	100.664	100.605	100.568	100.509	3.500	101.207	101.143	101.109	101.044	3.500	101.093	101.027	100.989	100.923	3.500	101.093	101.027	100.989	100.923	3.500	101.093	101.027	100.989	100.923					
3.625	100.979	100.915	100.879	100.814	3.625	101.581	101.511	101.479	101.409	3.625	101.470	101.399	101.364	101.292	3.625	101.470	101.399	101.364	101.292	3.625	101.470	101.399	101.364	101.292					
3.750	101.200	101.131	101.095	101.025	3.750	101.846	101.772	101.740	101.664	3.750	101.757	101.681	101.646	101.569	3.750	101.757	101.681	101.646	101.569	3.750	101.757	101.681	101.646	101.569					
3.875	101.408	101.334	101.297	101.222	3.875	102.096	102.016	101.984	101.904	3.875	102.029	101.948	101.913	101.832	3.875	102.029	101.948	101.913	101.832	3.875	102.029	101.948	101.913	101.832					
4.000	101.615	101.536	101.498	101.418	4.000	102.345	102.260	102.228	102.142	4.000	102.300	102.214	102.180	102.093	4.000	102.300	102.214	102.180	102.093	4.000	102.300	102.214	102.180	102.093					
4.125	101.822	101.738	101.699	101.613	4.125	102.593	102.503	102.471	102.380	4.125	102.569	102.478	102.444	102.352	4.125	102.569	102.478	102.444	102.352	4.125	102.569	102.478	102.444	102.352					
4.250	101.472	101.371	101.275		4.250	101.556	101.456	101.360		4.250	101.487	101.387	101.291		4.250	101.487	101.387	101.291		4.250	101.487	101.387	101.291						
4.375	101.667	101.567	101.471		4.375	101.689	101.589	101.493		4.375	101.628	101.528	101.432		4.375	101.628	101.528	101.432		4.375	101.628	101.528	101.432						
4.500		101.746	101.650		4.500		101.706	101.610		4.500	101.778	101.677	101.581		4.500	101.778	101.677	101.581		4.500	101.778	101.677	101.581						
4.625					4.625			101.704		4.625		101.739	101.643		4.625		101.739	101.643		4.625		101.739	101.643						
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: 10/22/19 9:03 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	98.889	98.862	98.817	98.788	2.750	98.916	98.883	98.834	98.800	2.750	98.780	98.745	98.690	98.655
2.875	99.228	99.195	99.151	99.118	2.875	99.331	99.293	99.246	99.207	2.875	99.218	99.179	99.127	99.087
3.000	99.563	99.525	99.483	99.444	3.000	99.742	99.698	99.655	99.611	3.000	99.654	99.609	99.561	99.516
3.125	99.901	99.858	99.818	99.773	3.125	100.154	100.105	100.065	100.015	3.125	100.089	100.039	99.995	99.944
3.250	100.212	100.164	100.125	100.075	3.250	100.526	100.472	100.434	100.379	3.250	100.468	100.413	100.370	100.314
3.375	100.521	100.467	100.429	100.374	3.375	100.892	100.833	100.797	100.737	3.375	100.837	100.777	100.737	100.675
3.500	100.833	100.774	100.737	100.677	3.500	101.260	101.196	101.162	101.096	3.500	101.206	101.141	101.103	101.036
3.625	101.149	101.086	101.050	100.985	3.625	101.631	101.561	101.529	101.459	3.625	101.578	101.507	101.471	101.400
3.750	101.373	101.304	101.268	101.198	3.750	101.895	101.820	101.788	101.713	3.750	101.860	101.784	101.749	101.672
3.875	101.584	101.510	101.473	101.397	3.875	102.144	102.064	102.033	101.952	3.875	102.129	102.047	102.013	101.931
4.000	101.792	101.713	101.675	101.594	4.000	102.394	102.309	102.278	102.192	4.000	102.397	102.310	102.276	102.189
4.125	102.000	101.916	101.877	101.791	4.125	102.644	102.554	102.522	102.431	4.125	102.664	102.572	102.538	102.446
4.250	102.216	102.126	102.087	101.996	4.250	102.848	102.753	102.720	102.624	4.250	102.893	102.796	102.762	102.665
4.375	102.434	102.339	102.299	102.203	4.375	103.047	102.946	102.913	102.811	4.375	103.119	103.017	102.983	102.880
4.500	102.650	102.550	102.510	102.408	4.500	103.246	103.140	103.106	102.999	4.500	103.347	103.239	103.205	103.097
4.625	102.865	102.759	102.718	102.611	4.625	103.443	103.331	103.296	103.184	4.625	103.500	103.460	103.425	103.312
4.750	103.037	102.927	102.884	102.772	4.750	103.500	103.500	103.500	103.388	4.750	103.500	103.500	103.500	103.487
4.875	103.205	103.089	103.045	102.928	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: 10/22/19 9:03 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	100.629	100.545	100.459		3.625	100.925	100.911	100.855	100.841
3.750	101.369	101.295	101.214		3.750	101.766	101.733	101.708	101.677
3.875	101.787	101.717	101.636		3.875	102.172	102.139	102.120	102.088
4.000	102.256	102.182	102.101		4.000	102.580	102.546	102.526	102.494
4.125	102.570	102.483	102.397		4.125	102.603	102.570	102.550	102.519
4.250	102.716	102.661	102.562		4.250	103.012	102.960	102.955	102.905
4.375	103.043	102.991	102.892		4.375	103.318	103.266	103.263	103.214
4.500	103.372	103.322	103.272		4.500	103.548	103.496	103.495	103.446
4.625	103.552	103.502	103.452		4.625	103.578	103.525	103.526	103.476
4.750	103.728	103.710	103.593		4.750	103.976	103.904	103.936	103.868
4.875	104.087	104.062	104.034		4.875	104.295	104.223	104.256	104.189
5.000	104.426	104.401	104.373		5.000	104.553	104.481	104.519	104.452
5.125	104.454	104.446	104.401		5.125	104.783	104.691	104.787	104.702
5.250					5.250	105.257	105.146	105.271	105.168
5.375					5.375	105.504	105.392	105.523	105.419
5.500					5.500	105.782	105.671	105.802	105.699
5.625					5.625	106.414	106.303	106.435	106.332
5.750					5.750	106.765	106.654	106.787	106.684
5.875					5.875	107.036	106.925	107.059	106.956
6.000					6.000	107.218	107.107	107.243	107.140

**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
<b>Attached Condo &gt; 15 YR Term</b>				-0.750	-0.750	-0.750	-0.750	-0.750

**Loans with Secondary Financing**

All Loans with Subordinate Financing				-0.375
<b>The below adds also apply:</b>				
LTV Range	CLTV Range	Fico <720	Fico >=720	
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250	
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500	
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750	
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750	
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500	

**LPMI Adjustments - HomeReady**

> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.310	-1.880	-2.360	-2.780	-3.450	-4.610	-5.060	-5.590
95%-90.01%	25%	-1.200	-1.690	-2.100	-2.480	-3.080	-4.050	-4.430	-4.880
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610
≤ 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.130	-1.700	-2.180	-2.500	-3.170	-4.220	-4.670	-5.200
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
Premium Adjustments									
>45% DTI		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

**Cumulative Price Adjustment Caps**

FICO	LTV ≤80	LTV >80
< 680	-1.500	-1.500
> 680	-1.500	0.000

Caps: does not include escrow waiver, LPMI & State adj's, or Loan amt adj's

**Extension and Re-lock Fees**

Days	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