



Effective: 10/23/19 9:19 AM

**BORROWER PAID RATE SHEET**

WesLend Financial Rate Sheet

**Table of Contents**

Tab	Product
<u>2</u>	Fixed Conforming
<u>3</u>	Fixed Conforming HB
<u>4</u>	Fixed Government
<u>5</u>	Fixed Government HB
<u>6</u>	Government Arms
<u>7</u>	Arm Conforming
<u>8</u>	Arm Conforming HB
<u>9</u>	FHLMC-FNMA Specific
<u>10</u>	Jumbo

**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

[Return to Home Tab](#)



Effective: 10/23/19 9:19 AM

WesLend Conforming DU and LP

1000-99 1001-99					1200-99 1201-99					1300-99 1301-99				
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	99.562	99.528	99.492	98.964	3.250	99.676	99.624	99.554	99.538	2.750	99.294	99.246	99.197	98.900
3.375	100.161	100.127	100.091	99.611	3.375	100.219	100.172	100.097	100.087	2.875	99.922	99.875	99.826	99.532
3.500	100.670	100.635	100.600	100.135	3.500	100.705	100.667	100.586	100.549	3.000	100.595	100.524	100.443	100.114
3.625	101.276	101.241	101.206	100.561	3.625	101.484	101.451	101.365	101.334	3.125	101.023	100.976	100.928	100.638
3.750	101.867	101.832	101.797	101.139	3.750	102.050	102.023	101.932	101.906	3.250	101.380	101.313	101.233	101.074
3.875	102.283	102.249	102.213	101.720	3.875	102.555	102.533	102.437	102.416	3.375	101.734	101.670	101.589	101.440
4.000	102.778	102.744	102.708	102.203	4.000	102.894	102.878	102.776	102.761	3.500	102.060	101.957	101.875	101.653
4.125	103.046	102.949	102.913	102.549	4.125	103.166	103.190	103.083	103.041	3.625	102.611	102.502	102.455	102.050
4.250	103.183	103.167	103.160	102.349	4.250	103.670	103.730	103.618	103.581	3.750	102.855	102.786	102.691	102.479
4.375	103.542	103.527	103.520	102.854	4.375	104.156	104.221	104.104	104.073	3.875	103.024	102.954	102.859	102.797
4.500	103.888	103.873	103.866	103.242	4.500	104.448	104.519	104.397	104.371	4.000	103.466	103.400	103.303	102.999
4.625	104.044	104.033	104.033	103.446	4.625	104.550	104.627	104.499	104.479	4.125	103.882	103.843	103.802	103.247
4.750	104.246	104.236	104.236	103.467	4.750	104.773	104.858	104.725	104.674	4.250	104.259	104.231	104.190	103.651
4.875	104.572	104.561	104.561	103.893	4.875	105.197	105.288	105.150	105.105	4.375	104.562	104.534	104.494	104.020
5.000	104.843	104.766	104.766	104.233	5.000	105.470	105.566	105.423	105.383	4.500	104.661	104.633	104.593	104.260
5.125	105.056	105.045	105.045	104.510	5.125	105.664	105.766	105.618	105.583	4.625	104.550	104.523	104.483	103.938
5.250	105.459	105.449	105.449	104.722	5.250	105.730	105.840	105.687	105.620	4.750	104.718	104.651	104.502	104.291
5.375	105.229	105.338	105.174	105.100	5.375	106.000	106.000	106.000	105.985	4.875	105.000	104.937	104.787	104.522
5.500	105.496	105.613	105.444	105.369	5.500	105.296	105.260	105.207		5.000	104.853	104.845	104.707	104.673
5.625	106.000	106.000	105.997	105.898	5.625					5.125	102.552	102.578	102.434	102.353

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	101.241	101.173	101.099	101.053	3.250	98.624	98.565	98.490	98.464	2.750	98.517	98.474	98.429	98.400
3.375	101.446	101.423	101.357	101.351	3.375	99.266	99.212	99.131	99.111	2.875	99.142	99.105	99.055	99.032
3.500	102.071	101.896	101.820	101.763	3.500	99.784	99.735	99.650	99.635	3.000	99.719	99.688	99.632	99.614
3.625	102.607	102.432	102.243	102.180	3.625	100.204	100.161	100.071	100.061	3.125	100.236	100.210	100.150	100.138
3.750	102.790	102.657	102.575	102.556	3.750	100.806	100.772	100.676	100.639	3.250	100.667	100.647	100.581	100.574
3.875	102.868	102.908	102.821	102.808	3.875	101.382	101.353	101.252	101.220	3.375	101.027	101.012	100.941	100.940
4.000	103.168	103.090	103.010	102.977	4.000	101.859	101.836	101.729	101.703	3.500	101.234	101.225	101.149	101.153
4.125	103.812	103.637	103.318	103.287	4.125	102.199	102.181	102.070	102.049	3.625	101.628	101.654	101.573	101.550
4.250	103.794	103.773	103.670	103.644	4.250	101.964	102.017	101.900	101.849	3.750	102.050	102.082	101.996	101.979
4.375	104.164	104.089	103.981	103.961	4.375	102.464	102.522	102.400	102.354	3.875	102.363	102.400	102.308	102.297
4.500	104.260	104.295	104.182	104.167	4.500	102.845	102.910	102.782	102.742	4.000	102.559	102.602	102.505	102.499
4.625	104.116	104.187	104.068	104.027	4.625	103.044	103.113	102.981	102.946	4.125	102.868	102.884	102.782	102.747
4.750	104.439	104.516	104.392	104.356	4.750	103.092	103.170	103.032	102.967	4.250	103.266	103.287	103.180	103.151
4.875	104.629	104.711	104.582	104.552	4.875	103.512	103.596	103.453	103.393	4.375	103.629	103.656	103.544	103.520
5.000	104.766	104.854	104.719	104.695	5.000	103.847	103.936	103.788	103.733	4.500	103.863	103.896	103.778	103.760
5.125	102.430	102.459	102.320	102.264	5.125	104.117	104.212	104.059	104.010	4.625	103.543	103.611	103.488	103.438
5.250	102.736	102.771	102.626	102.576	5.250	104.357	104.460	104.301	104.222	4.750	103.890	103.964	103.836	103.791
5.375	102.900	102.940	102.790	102.745	5.375	104.729	104.838	104.674	104.600	4.875	104.115	104.194	104.061	104.022
5.500	103.021	103.067	102.912	102.873	5.500	104.996	105.113	104.944	104.869	5.000	104.261	104.345	104.207	104.173
5.625	102.547	102.597	102.437	102.345	5.625	105.500	105.500	105.497	105.398	5.125	102.052	102.078	101.934	101.853

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	620-639
97%-95.01%	35%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-7.350
95%-90.01%	30%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.700
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.610
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)								
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	620-639
97%-95.01%	35%	-1.510	-2.260	-2.930	-3.430	-4.330	-5.800	-6.960
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.940
85% & Below	6%	-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
Cash Out Refinance		-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A
Second Home		-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.350
Investment Property (Max 85% LTV)		-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.630
3-4 - Unit Property		-1.020	-1.190	-1.330	-1.500	N/A	N/A	N/A
Manufactured								



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

[Return to Home Tab](#)



Effective: 10/23/19 9:19 AM

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	98.828	98.571	98.478	97.885	3.250	98.664	98.571	98.478		2.750	99.364	99.291	99.202	
3.375	99.367	99.190	99.099	98.557	3.375	99.280	99.190	99.099		2.875	99.842	99.773	99.699	
3.500	99.853	99.538	99.449	99.167	3.500	99.624	99.538	99.449		3.000	100.313	100.245	100.171	
3.625	100.526	100.107	100.022	99.931	3.625	100.184	100.107	100.022		3.125	100.724	100.655	100.582	
3.750	101.156	100.778	100.682	100.645	3.750	100.813	100.778	100.682		3.250	101.101	101.032	100.959	
3.875	101.744	101.422	101.321	101.290	3.875	101.451	101.422	101.321		3.375	101.308	101.240	101.166	
4.000	102.218	101.977	101.870	101.844	4.000	102.000	101.977	101.870		3.500	101.567	101.486	101.405	
4.125	102.555	102.395	102.284	102.263	4.125	102.413	102.395	102.284		3.625	101.879	101.797	101.716	
4.250	102.563	102.128	102.011	101.960	4.250	102.075	102.128	102.011		3.750	102.077	101.995	101.914	
4.375	103.029	102.708	102.586	102.540	4.375	102.649	102.708	102.586		3.875	102.224	102.163	102.066	
4.500	103.408	103.173	103.046	103.006	4.500	103.109	103.173	103.046		4.000	102.552	102.492	102.395	
4.625	103.604	103.535	103.403	103.368	4.625	103.466	103.535	103.403		4.125	102.834	102.774	102.677	
4.750	103.574	103.131	102.993	102.928	4.750	103.053	103.131	102.993		4.250	103.083	103.023	102.926	
4.875	104.006	103.675	103.532	103.472	4.875	103.591	103.675	103.532		4.375	103.287	103.234	103.168	
5.000	104.338	104.109	103.961	103.907	5.000	104.020	104.109	103.961		4.500	103.520	103.462	103.397	
5.125	104.606	104.401	104.248	104.199	5.125	104.307	104.401	104.248		4.625	103.638	103.578	103.481	
5.250	104.683	103.182	103.161		5.250	102.852	102.823	102.767		4.750	103.008	102.934	102.845	
5.375	105.036	103.555	103.533		5.375	103.101	103.063	103.035		4.875				
5.500	105.296	103.359	103.319		5.500	103.387	103.359	103.319		5.000				
5.625	105.471				5.625					5.125				

1433-99 1453-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.687	100.618	100.545	
3.375	100.933	100.851	100.770	
3.500	101.337	101.256	101.175	
3.625	101.649	101.567	101.486	
3.750	101.847	101.765	101.684	
3.875	101.994	101.933	101.836	
4.000	102.322	102.262	102.165	
4.125	102.604	102.544	102.447	
4.250	102.853	102.793	102.696	
4.375	103.057	102.996	102.900	
4.500	103.290	103.229	103.132	
4.625	103.408	103.348	103.251	
4.750	102.778	102.704	102.615	
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										
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

[Return to Home Tab](#)



Effective: 10/23/19 9:19 AM

**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	102.437	102.357	101.714	101.659	3.375	102.060	101.960	101.906	101.621
3.375	102.880	102.799	102.185	102.135	3.500	102.447	102.350	102.293	101.982
3.500	103.286	103.205	102.626	102.582	3.625	102.821	102.727	102.668	102.331
3.625	103.602	103.522	103.032	102.994	3.750	103.002	103.001	102.915	102.866
3.750	103.878	103.821	103.397	103.364	3.875	103.343	103.348	103.256	103.213
3.875	104.047	103.991	103.306	103.241	4.000	103.671	103.682	103.585	103.547
4.000	104.346	104.289	103.675	103.616	4.125	103.985	104.001	103.899	103.867
4.125	104.605	104.549	104.014	103.961	4.250	104.284	104.305	104.198	104.171
4.250	104.857	104.637	104.396	104.273	4.375	104.464	104.521	104.408	104.353
4.375	104.696	104.664	103.586	103.506	4.500	104.761	104.823	104.705	104.655
4.500	104.749	104.717	103.921	103.818	4.625	104.517	104.489	104.465	
4.625	104.966	104.934	104.293	104.110	4.750	102.115	102.087	102.063	
4.750	105.629	104.995	104.647	104.382	4.875	102.486	102.458	102.434	
4.875	105.934	104.425	104.417	104.162	5.000	102.855	102.827	102.803	
5.000	106.199	104.671	104.523	104.435	5.125	103.223	103.195	103.170	
5.125	106.444	104.805	104.781		5.250				
5.250	106.671	104.671	104.647		5.375				
5.375					5.500				
5.500					5.625				
5.625					5.750				

**FHA LOAN LEVEL ADJUSTMENTS**

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	101.827	101.739	101.664	101.609					
3.375	102.297	102.215	102.135	102.085					
3.500	102.738	102.661	102.576	102.532					
3.625	103.144	103.073	102.982	102.944					
3.750	103.509	103.443	103.347	103.314					
3.875	103.352	103.357	103.256	103.191					
4.000	103.720	103.731	103.625	103.566					
4.125	104.059	104.075	103.964	103.911					
4.250	104.365	104.387	104.270	104.223					
4.375	103.597	103.658	103.536	103.456					
4.500	103.904	103.971	103.844	103.768					
4.625	104.190	104.262	104.136	104.060					
4.750	104.455	104.533	104.396	104.332					
4.875	104.262	104.348	104.205	104.112					
5.000	104.529	104.621	104.473	104.385					
5.125	104.783	104.755	104.731						
5.250	104.649	104.621	104.597						

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

[Return to Home Tab](#)



Effective: 10/23/19 9:19 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	100.630	100.083	100.008		3.375	100.497	100.442	100.376			
3.375	101.072	100.478	100.398		3.500	100.736	100.681	100.615			
3.500	101.449	100.837	100.751		3.625	100.959	100.904	100.838			
3.625	101.766	101.157	101.075		3.750	101.496	101.447	101.381			
3.750	101.872	101.581	101.503		3.875	101.721	101.671	101.605			
3.875	102.041	101.354	101.280		4.000	101.930	101.880	101.815			
4.000	102.270	101.761	101.711		4.125	102.126	102.076	102.010			
4.125	102.458	102.170	102.120		4.250	102.308	102.258	102.192			
4.250	102.804	102.559	102.509		4.375	101.563	101.505	101.447			
4.375	102.521	101.961	101.839		4.500	101.746	101.688	101.631			
4.500	102.554	102.224	102.158		4.625	101.917	101.859	101.801			
4.625	102.753	102.552	102.531		4.750	102.076	102.018	101.960			
4.750	103.107	102.907	102.885		4.875						
4.875	102.802	102.662	102.655		5.000						
5.000	103.158	103.018	103.011		5.125						
5.125	102.841	102.910	102.757		5.250						
5.250	103.013	103.116	102.958		5.375						
5.375					5.500						
5.500	103.274	103.391	103.222		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



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

[Return to Home Tab](#)



Effective: 10/23/19 9:19 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	96.697	96.665	96.614	96.581	2.750	96.697	96.665	96.614	96.581	<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	96.976	96.940	96.893	96.857	2.875	96.976	96.940	96.893	96.857																			
3.000	99.460	99.347	99.235	97.141	3.000	99.460	99.347	99.235	97.141																			
3.125	99.858	99.745	99.633	97.370	3.125	99.858	99.745	99.633	97.370																			
3.250	100.257	100.144	100.032	98.075	3.250	100.257	100.144	100.032	98.075																			
3.375	100.336	100.223	100.111	98.331	3.375	100.336	100.223	100.111	98.331																			
3.500	100.735	100.622	100.510	98.504	3.500	100.735	100.622	100.510	98.504																			
3.625	101.135	101.022	100.910	98.583	3.625	101.135	101.022	100.910	98.583																			
3.750	101.536	101.423	101.311	98.697	3.750	101.536	101.423	101.311	98.697																			
3.875	101.580	101.467	101.355	98.942	3.875	101.580	101.467	101.355	98.942																			
4.000	101.980	101.867	101.755	99.094	4.000	101.980	101.867	101.755	99.094																			
4.125	102.381	102.268	102.156	99.163	4.125	102.381	102.268	102.156	99.163																			
4.250	102.783	102.670	102.558	99.250	4.250	102.783	102.670	102.558	99.250																			
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

[Return to Home Tab](#)



Effective: 10/23/19 9:20 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	98.772	98.747	98.701	98.674	2.750	98.955	98.924	98.875	98.843	2.750	98.704	98.672	98.616	98.583	2.750	98.704	98.672	98.616	98.583	2.750	98.704	98.672	98.616	98.583					
2.875	99.114	99.083	99.039	99.007	2.875	99.372	99.336	99.289	99.252	2.875	99.154	99.116	99.064	99.026	2.875	99.154	99.116	99.064	99.026	2.875	99.154	99.116	99.064	99.026					
3.000	99.454	99.419	99.376	99.339	3.000	99.786	99.745	99.701	99.659	3.000	99.601	99.558	99.509	99.466	3.000	99.601	99.558	99.509	99.466	3.000	99.601	99.558	99.509	99.466					
3.125	99.796	99.755	99.714	99.671	3.125	100.200	100.154	100.113	100.065	3.125	100.048	100.000	99.955	99.906	3.125	100.048	100.000	99.955	99.906	3.125	100.048	100.000	99.955	99.906					
3.250	100.110	100.063	100.024	99.976	3.250	100.574	100.522	100.484	100.431	3.250	100.432	100.378	100.336	100.282	3.250	100.432	100.378	100.336	100.282	3.250	100.432	100.378	100.336	100.282					
3.375	100.420	100.368	100.330	100.277	3.375	100.942	100.885	100.849	100.791	3.375	100.806	100.747	100.707	100.648	3.375	100.806	100.747	100.707	100.648	3.375	100.806	100.747	100.707	100.648					
3.500	100.731	100.674	100.637	100.579	3.500	101.312	101.250	101.216	101.152	3.500	101.181	101.117	101.079	101.015	3.500	101.181	101.117	101.079	101.015	3.500	101.181	101.117	101.079	101.015					
3.625	101.046	100.984	100.947	100.884	3.625	101.685	101.618	101.586	101.517	3.625	101.558	101.489	101.453	101.384	3.625	101.558	101.489	101.453	101.384	3.625	101.558	101.489	101.453	101.384					
3.750	101.266	101.200	101.162	101.094	3.750	101.951	101.878	101.846	101.773	3.750	101.852	101.778	101.743	101.668	3.750	101.852	101.778	101.743	101.668	3.750	101.852	101.778	101.743	101.668					
3.875	101.474	101.402	101.364	101.290	3.875	102.200	102.122	102.090	102.011	3.875	102.132	102.053	102.018	101.938	3.875	102.132	102.053	102.018	101.938	3.875	102.132	102.053	102.018	101.938					
4.000	101.680	101.603	101.564	101.486	4.000	102.448	102.365	102.334	102.250	4.000	102.411	102.326	102.292	102.207	4.000	102.411	102.326	102.292	102.207	4.000	102.411	102.326	102.292	102.207					
4.125	101.886	101.804	101.765	101.680	4.125	102.696	102.608	102.576	102.487	4.125	102.687	102.598	102.564	102.474	4.125	102.687	102.598	102.564	102.474	4.125	102.687	102.598	102.564	102.474					
4.250	101.656	101.556	101.460		4.250	101.771	101.671	101.576		4.250	101.734	101.633	101.538		4.250	101.734	101.633	101.538		4.250	101.734	101.633	101.538						
4.375		101.751	101.655		4.375					4.375	101.875	101.774	101.679		4.375	101.875	101.774	101.679		4.375	101.875	101.774	101.679						
4.500					4.500					4.500			101.828		4.500			101.828		4.500			101.828						
4.625					4.625					4.625					4.625					4.625									
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 Adjutor**

	\$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

[Return to Home Tab](#)



Effective: 10/23/19 9:20 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	98.957	98.931	98.885	98.859	2.750	99.019	98.988	98.939	98.907	2.750	98.840	98.808	98.752	98.719
2.875	99.295	99.264	99.220	99.188	2.875	99.434	99.398	99.351	99.314	2.875	99.287	99.249	99.197	99.159
3.000	99.630	99.594	99.551	99.514	3.000	99.846	99.804	99.761	99.718	3.000	99.731	99.688	99.640	99.596
3.125	99.967	99.927	99.886	99.843	3.125	100.258	100.211	100.171	100.123	3.125	100.175	100.127	100.082	100.033
3.250	100.279	100.232	100.193	100.145	3.250	100.630	100.578	100.540	100.487	3.250	100.555	100.502	100.459	100.405
3.375	100.587	100.536	100.497	100.444	3.375	100.997	100.940	100.903	100.845	3.375	100.924	100.866	100.825	100.766
3.500	100.899	100.843	100.805	100.747	3.500	101.364	101.302	101.268	101.204	3.500	101.294	101.230	101.192	101.127
3.625	101.216	101.154	101.117	101.054	3.625	101.735	101.668	101.636	101.567	3.625	101.666	101.597	101.561	101.491
3.750	101.439	101.372	101.335	101.267	3.750	101.999	101.926	101.894	101.821	3.750	101.955	101.881	101.845	101.771
3.875	101.649	101.577	101.539	101.466	3.875	102.248	102.170	102.138	102.059	3.875	102.231	102.152	102.117	102.037
4.000	101.857	101.779	101.741	101.662	4.000	102.498	102.415	102.383	102.299	4.000	102.507	102.422	102.388	102.303
4.125	102.064	101.981	101.942	101.858	4.125	102.747	102.659	102.627	102.538	4.125	102.781	102.692	102.658	102.568
4.250	102.280	102.192	102.152	102.063	4.250	102.951	102.858	102.825	102.731	4.250	103.006	102.911	102.877	102.781
4.375	102.498	102.405	102.364	102.270	4.375	103.150	103.051	103.018	102.919	4.375	103.225	103.125	103.091	102.990
4.500	102.714	102.616	102.574	102.475	4.500	103.349	103.245	103.211	103.106	4.500	103.446	103.341	103.306	103.200
4.625	102.928	102.825	102.783	102.678	4.625	103.500	103.437	103.402	103.292	4.625	103.500	103.500	103.500	103.408
4.750	103.100	102.992	102.948	102.838	4.750	103.500	103.500	103.500	103.495	4.750				
4.875	103.267	103.153	103.109	102.993	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



[Return to Home Tab](#)



Effective: 10/23/19 9:20 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	100.657	100.573	100.499		3.625	101.043	101.027	100.981	100.968
3.750	101.422	101.341	101.260		3.750	101.825	101.787	101.755	101.724
3.875	101.862	101.775	101.690		3.875	102.220	102.183	102.156	102.125
4.000	102.331	102.244	102.158		4.000	102.614	102.576	102.546	102.515
4.125	102.646	102.559	102.473		4.125	102.637	102.599	102.573	102.542
4.250	102.744	102.702	102.603		4.250	103.048	102.989	102.996	102.947
4.375	103.054	103.013	102.932		4.375	103.338	103.278	103.286	103.237
4.500	103.419	103.369	103.319		4.500	103.563	103.503	103.516	103.467
4.625	103.599	103.549	103.499		4.625	103.602	103.543	103.556	103.507
4.750	103.723	103.720	103.603		4.750	103.982	103.900	103.946	103.878
4.875	104.104	104.084	104.063		4.875	104.295	104.213	104.263	104.195
5.000	104.443	104.423	104.401		5.000	104.551	104.469	104.521	104.454
5.125	104.471	104.451	104.430		5.125	104.732	104.627	104.742	104.656
5.250					5.250	105.143	105.017	105.118	105.014
5.375					5.375	105.387	105.261	105.363	105.259
5.500					5.500	105.662	105.536	105.640	105.536
5.625					5.625	106.287	106.161	106.268	106.164
5.750					5.750	106.633	106.507	106.617	106.513
5.875					5.875	106.901	106.775	106.885	106.782
6.000					6.000	107.083	106.957	107.067	106.963

**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									
		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**

Days	Fee	Re-Lock	Rate
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