



Effective: 10/31/19 8:56 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		Conventional 25/30 Yr Fixed				1200-99 1201-99		Conventional 20 Yr Fixed				1300-99 1301-99		Conventional 15 Yr Fixed			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day			
3.250	100.041	100.005	99.970	99.383	3.250	100.179	100.164	100.091	100.084	2.750	99.467	99.403	99.324	99.022			
3.375	100.633	100.598	100.562	100.019	3.375	100.711	100.702	100.624	100.622	2.875	100.144	100.079	100.002	99.659			
3.500	101.095	101.060	101.024	100.532	3.500	101.054	101.035	100.952	100.956	3.000	100.775	100.704	100.624	100.249			
3.625	101.652	101.609	101.567	100.949	3.625	101.826	101.800	101.711	101.687	3.125	101.181	101.127	101.080	100.769			
3.750	102.274	102.231	102.188	101.448	3.750	102.382	102.361	102.267	102.249	3.250	101.538	101.469	101.391	101.199			
3.875	102.706	102.663	102.620	102.016	3.875	102.874	102.858	102.759	102.746	3.375	101.898	101.830	101.751	101.558			
4.000	103.186	103.144	103.101	102.488	4.000	103.206	103.196	103.092	103.084	3.500	102.248	102.181	102.102	101.767			
4.125	103.405	103.345	103.302	102.827	4.125	103.472	103.468	103.358	103.356	3.625	102.766	102.631	102.583	102.139			
4.250	103.466	103.459	103.451	102.548	4.250	103.864	103.931	103.816	103.785	3.750	102.948	102.889	102.795	102.558			
4.375	103.818	103.811	103.804	103.037	4.375	104.337	104.409	104.289	104.264	3.875	103.117	103.058	102.964	102.869			
4.500	104.154	104.147	104.140	103.411	4.500	104.621	104.698	104.573	104.554	4.000	103.567	103.501	103.407	103.064			
4.625	104.339	104.339	104.339	103.608	4.625	104.720	104.803	104.673	104.659	4.125	103.955	103.911	103.866	103.291			
4.750	104.531	104.531	104.531	103.494	4.750	104.798	104.890	104.754	104.709	4.250	104.346	104.299	104.249	103.686			
4.875	104.853	104.853	104.853	103.905	4.875	105.209	105.306	105.166	105.126	4.375	104.651	104.604	104.553	104.046			
5.000	105.055	105.055	105.055	104.237	5.000	105.474	105.577	105.431	105.397	4.500	104.777	104.701	104.608	104.282			
5.125	105.328	105.328	105.328	104.508	5.125	105.662	105.770	105.619	105.590	4.625	104.280	104.204	104.111	103.905			
5.250	105.698	105.698	105.698	104.760	5.250	105.760	105.876	105.720	105.659	4.750	104.620	104.545	104.451	104.248			
5.375	105.246	105.361	105.193	105.127	5.375	106.000	106.000	106.000	106.000	4.875	104.887	104.823	104.672	104.471			
5.500	105.537	105.660	105.487	105.390	5.500	105.303	105.255	105.130		5.000	105.197	105.140	104.991	104.618			
5.625	106.000	106.000	106.000	105.948	5.625					5.125	102.812	102.750	102.603	102.531			

1400-99 1401-99		Conventional 10 Yr Fixed				1008-05 1007-05		Conventional 30 Yr Fixed COOP and CEMA				1308-05 1307-05		Conventional 15 Yr Fixed COOP and CEMA			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day			
3.250	101.353	101.293	101.236	101.181	3.250	99.001	98.980	98.900	98.883	2.750	98.629	98.592	98.544	98.522			
3.375	101.630	101.560	101.503	101.473	3.375	99.631	99.615	99.531	99.519	2.875	99.260	99.228	99.176	99.159			
3.500	102.201	102.026	101.909	101.856	3.500	100.138	100.128	100.038	100.032	3.000	99.844	99.818	99.760	99.749			
3.625	102.753	102.578	102.333	102.271	3.625	100.550	100.545	100.450	100.449	3.125	100.359	100.338	100.275	100.269			
3.750	102.908	102.739	102.653	102.641	3.750	101.104	101.077	100.977	100.948	3.250	100.782	100.767	100.699	100.699			
3.875	102.940	102.985	102.894	102.887	3.875	101.667	101.644	101.539	101.516	3.375	101.136	101.126	101.053	101.058			
4.000	103.263	103.201	103.127	103.049	4.000	102.133	102.116	102.006	101.988	3.500	101.339	101.335	101.256	101.267			
4.125	103.901	103.726	103.359	103.334	4.125	102.466	102.455	102.339	102.327	3.625	101.708	101.740	101.656	101.639			
4.250	103.886	103.811	103.704	103.684	4.250	102.152	102.212	102.091	102.048	3.750	102.121	102.158	102.069	102.058			
4.375	104.251	104.159	104.067	103.993	4.375	102.635	102.701	102.575	102.537	3.875	102.426	102.469	102.375	102.369			
4.500	104.484	104.392	104.303	104.196	4.500	103.003	103.074	102.943	102.911	4.000	102.615	102.663	102.564	102.564			
4.625	104.082	104.158	104.035	103.999	4.625	103.195	103.272	103.135	103.108	4.125	102.903	102.924	102.819	102.791			
4.750	104.399	104.480	104.352	104.322	4.750	103.110	103.194	103.053	102.994	4.250	103.291	103.318	103.208	103.186			
4.875	104.584	104.671	104.537	104.513	4.875	103.515	103.605	103.458	103.405	4.375	103.646	103.678	103.563	103.546			
5.000	104.718	104.810	104.671	104.653	5.000	103.840	103.936	103.784	103.737	4.500	103.876	103.914	103.793	103.782			
5.125	102.699	102.639	102.495	102.443	5.125	104.106	104.207	104.050	104.008	4.625	103.502	103.576	103.450	103.405			
5.250	102.999	102.944	102.795	102.749	5.250	104.385	104.494	104.332	104.260	4.750	103.839	103.918	103.787	103.748			
5.375	103.159	103.110	102.955	102.914	5.375	104.746	104.861	104.693	104.627	4.875	104.057	104.141	104.005	103.971			
5.500	103.278	103.235	103.075	103.040	5.500	105.037	105.160	104.987	104.890	5.000	104.198	104.288	104.147	104.118			
5.625	102.868	102.986	102.821	102.746	5.625	105.500	105.500	105.500	105.448	5.125	102.312	102.250	102.103	102.031			

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			
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.	



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	99.277	98.990	98.899	98.306	3.250	99.052	98.990	98.899		2.750	99.503	99.415	99.326	
3.375	99.808	99.611	99.522	98.974	3.375	99.672	99.611	99.522		2.875	99.880	99.792	99.703	
3.500	100.285	99.938	99.850	99.577	3.500	99.997	99.938	99.850		3.000	100.299	100.211	100.122	
3.625	100.918	100.517	100.435	100.245	3.625	100.574	100.517	100.435		3.125	100.666	100.578	100.489	
3.750	101.571	101.084	100.984	100.955	3.750	101.112	101.084	100.984		3.250	100.943	100.865	100.784	
3.875	102.097	101.723	101.618	101.595	3.875	101.746	101.723	101.618		3.375	101.308	101.230	101.148	
4.000	102.536	102.268	102.157	102.139	4.000	102.284	102.268	102.157		3.500	101.679	101.600	101.519	
4.125	102.870	102.668	102.552	102.540	4.125	102.679	102.668	102.552		3.625	101.987	101.908	101.827	
4.250	102.680	102.322	102.202	102.158	4.250	102.263	102.322	102.202		3.750	102.182	102.104	102.023	
4.375	103.132	102.898	102.772	102.734	4.375	102.833	102.898	102.772		3.875	102.350	102.266	102.177	
4.500	103.500	103.354	103.223	103.190	4.500	103.283	103.354	103.223		4.000	102.646	102.562	102.473	
4.625	103.692	103.701	103.565	103.538	4.625	103.625	103.701	103.565		4.125	102.928	102.844	102.755	
4.750	103.593	103.160	103.018	102.960	4.750	103.075	103.160	103.018		4.250	103.173	103.089	103.000	
4.875	104.045	103.703	103.556	103.503	4.875	103.613	103.703	103.556		4.375	103.371	103.306	103.240	
5.000	104.371	104.130	103.978	103.930	5.000	104.034	104.130	103.978		4.500	103.620	103.556	103.490	
5.125	104.636	104.409	104.252	104.210	5.125	104.308	104.409	104.252		4.625	103.772	103.689	103.599	
5.250	104.707	102.740	102.707		5.250	102.768	102.740	102.707		4.750	103.021	102.944	102.863	
5.375	105.085	103.160	103.139		5.375	103.116	103.088	103.055		4.875				
5.500	105.340	103.390	103.357		5.500	103.418	103.390	103.357		5.000				
5.625	105.512				5.625					5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.713	100.635	100.554	
3.375	101.078	101.000	100.918	
3.500	101.449	101.370	101.289	
3.625	101.757	101.678	101.597	
3.750	101.952	101.874	101.793	
3.875	102.120	102.036	101.947	
4.000	102.416	102.332	102.243	
4.125	102.698	102.614	102.525	
4.250	102.943	102.859	102.770	
4.375	103.141	103.057	102.968	
4.500	103.385	103.301	103.212	
4.625	103.542	103.459	103.369	
4.750	102.791	102.714	102.633	
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		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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Effective: 10/31/19 8:56 AM

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	103.030	102.965	102.220	102.150	3.375	102.153	102.104	102.008	101.770	<table border="1" style="margin: auto;"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>580 - 599</td><td>-2.500</td></tr> <tr><td>600 - 619</td><td>-2.000</td></tr> <tr><td>620 - 639</td><td>-1.250</td></tr> <tr><td>640- 659</td><td>-0.375</td></tr> <tr><td>660- 679</td><td>-0.250</td></tr> <tr><td>680 - 699</td><td>0.000</td></tr> <tr><td>> 700</td><td>0.000</td></tr> <tr> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>-0.250</td></tr> </tbody> </table>	FICO Adjustments		580 - 599	-2.500	600 - 619	-2.000	620 - 639	-1.250	640- 659	-0.375	660- 679	-0.250	680 - 699	0.000	> 700	0.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
FICO Adjustments																																				
580 - 599	-2.500																																			
600 - 619	-2.000																																			
620 - 639	-1.250																																			
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	103.452	103.388	102.656	102.615	3.500	102.547	102.494	102.403	102.123																											
3.500	103.859	103.794	103.084	103.049	3.625	102.927	102.869	102.784	102.465																											
3.625	104.145	104.081	103.552	103.446	3.750	103.104	103.109	103.020	102.977																											
3.750	104.354	104.163	103.990	103.796	3.875	103.438	103.448	103.354	103.317																											
3.875	104.405	104.373	103.568	103.511	4.000	103.758	103.773	103.674	103.643																											
4.000	104.744	104.711	103.999	103.869	4.125	104.103	104.085	103.998	103.954																											
4.125	104.973	104.941	104.418	104.197	4.250	104.353	104.380	104.270	104.250																											
4.250	105.124	104.971	104.816	104.493	4.375	104.484	104.546	104.431	104.380																											
4.375	105.022	104.998	103.875	103.620	4.500	104.773	104.840	104.720	104.674																											
4.500	105.145	105.121	104.276	103.922	4.625	104.623	104.595	104.571																												
4.625	105.391	105.367	104.657	104.202	4.750	102.467	102.439	102.415																												
4.750	105.649	105.404	105.019	104.465	4.875	102.837	102.809	102.785																												
4.875	105.975	104.735	104.742	104.243	5.000	103.206	103.178	103.154																												
5.000	106.234	104.739	104.587	104.507	5.125	103.573	103.545	103.521																												
5.125	106.473	104.979	104.955		5.250																															
5.250	106.696	104.683	104.659		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	102.307	102.226	102.146	102.100	<table border="1" style="margin: auto;"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>620 - 639</td><td>-1.500</td></tr> <tr><td>640- 659</td><td>-0.625</td></tr> <tr><td>660- 679</td><td>-0.250</td></tr> <tr><td>680 - 699</td><td>0.000</td></tr> <tr><td>> 700</td><td>0.000</td></tr> <tr> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> </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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Government Adjusters																																				
Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
3.375	102.766	102.690	102.606	102.565																																
3.500	103.194	103.124	103.034	102.999																																
3.625	103.584	103.520	103.425	103.396																																
3.750	103.929	103.870	103.770	103.746																																
3.875	103.611	103.623	103.518	103.461																																
4.000	103.963	103.980	103.870	103.819																																
4.125	104.285	104.308	104.192	104.147																																
4.250	104.575	104.604	104.483	104.443																																
4.375	103.701	103.769	103.643	103.570																																
4.500	104.122	104.094	104.070	103.872																																
4.625	104.434	104.406	104.382	104.152																																
4.750	104.528	104.613	104.471	104.415																																
4.875	104.332	104.425	104.279	104.193																																
5.000	104.591	104.689	104.537	104.457																																
5.125	104.957	104.929	104.905																																	
5.250	104.661	104.633	104.609																																	
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
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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	101.223	100.558	100.479	100.433	3.375	100.763	100.705	100.647		<table border="1"> <thead> <tr><th colspan="2">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>580 - 599</td><td>-2.500</td></tr> <tr><td>600 - 619</td><td>-2.000</td></tr> <tr><td>620 - 639</td><td>-1.250</td></tr> <tr><td>640 - 659</td><td>-0.375</td></tr> <tr><td>660 - 679</td><td>-0.250</td></tr> <tr><td>680 - 699</td><td>0.000</td></tr> <tr><td>> 700</td><td>0.000</td></tr> <tr><th colspan="2">Government Adjusters</th></tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>-0.250</td></tr> </tbody> </table>	FICO Adjustments		580 - 599	-2.500	600 - 619	-2.000	620 - 639	-1.250	640 - 659	-0.375	660 - 679	-0.250	680 - 699	0.000	> 700	0.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
FICO Adjustments																																				
580 - 599	-2.500																																			
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Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
VA	-0.250																																			
3.375	101.645	100.937	100.852	100.812	3.500	101.018	100.960	100.902																												
3.500	102.021	101.286	101.187	101.152	3.625	101.256	101.198	101.141																												
3.625	102.208	101.771	101.664	101.452	3.750	101.747	101.683	101.617																												
3.750	102.466	102.209	102.103	101.713	3.875	101.986	101.923	101.857																												
3.875	102.399	101.749	101.670	101.386	4.000	102.210	102.146	102.081																												
4.000	102.667	102.190	102.111	101.658	4.125	102.419	102.355	102.290																												
4.125	102.838	102.609	102.530	101.908	4.250	102.613	102.550	102.484																												
4.250	103.236	103.007	102.928	102.138	4.375	101.722	101.663	101.605																												
4.375	102.847	102.141	102.113	101.813	4.500	101.918	101.859	101.801																												
4.500	102.950	102.542	102.513	102.066	4.625	102.101	102.042	101.984																												
4.625	103.105	102.923	102.894	102.311	4.750	102.271	102.212	102.154																												
4.750	103.468	103.285	103.257	102.548	4.875																															
4.875	103.107	102.973	102.979	102.245	5.000																															
5.000	103.472	103.337	103.344	102.470	5.125																															
5.125	102.904	102.912	102.755	102.680	5.250																															
5.250	103.002	103.112	102.950	102.880	5.375																															
5.375					5.500																															
5.500					5.625																															
5.625					5.750																															

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

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

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



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
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Lock cut-off for Arm Programs is 3:30 PM PST

WesLend Government ARM

8700-99 FHA 5/1 ARM					6700-99 VA 5/1 ARM					GOVERNMENT ARM PRICE ADJUSTMENTS
Margin 2.000					Margin 2.000					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.750	96.797	96.750	96.711	96.688	2.750	96.797	96.750	96.711	96.688	
2.875	97.070	97.029	96.985	96.967	2.875	97.070	97.029	96.985	96.967	
3.000	99.560	99.447	99.335	97.245	3.000	99.560	99.447	99.335	97.245	
3.125	99.958	99.845	99.733	97.468	3.125	99.958	99.845	99.733	97.468	
3.250	100.357	100.244	100.132	98.087	3.250	100.357	100.244	100.132	98.087	
3.375	100.436	100.323	100.211	98.346	3.375	100.436	100.323	100.211	98.346	
3.500	100.835	100.722	100.610	98.528	3.500	100.835	100.722	100.610	98.528	
3.625	101.235	101.122	101.010	98.626	3.625	101.235	101.122	101.010	98.626	
3.750	101.636	101.523	101.411	98.735	3.750	101.636	101.523	101.411	98.735	
3.875	101.680	101.567	101.455	98.983	3.875	101.680	101.567	101.455	98.983	
4.000	102.080	101.967	101.855	99.150	4.000	102.080	101.967	101.855	99.150	
4.125	102.481	102.368	102.256	99.238	4.125	102.481	102.368	102.256	99.238	
4.250	102.883	102.770	102.658	99.327	4.250	102.883	102.770	102.658	99.327	
4.375	102.178	102.065	101.953		4.375	102.178	102.065	101.953		
4.500	102.578	102.465	102.353		4.500	102.578	102.465	102.353		
4.625	102.977	102.864	102.752		4.625	102.977	102.864	102.752		
4.750	103.378	103.265	103.153		4.750	103.378	103.265	103.153		
4.875					4.875					
5.000					5.000					
5.125					5.125					

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

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

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



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Effective: 10/31/19 8:56 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	98.779	98.744	98.705	98.710	2.750	98.974	98.935	98.891	98.893	2.750	98.907	98.867	98.822	98.823	2.750	98.907	98.867	98.822	98.823	2.750	98.907	98.867	98.822	98.823					
2.875	99.117	99.084	99.040	99.042	2.875	99.386	99.351	99.302	99.300	2.875	99.320	99.283	99.233	99.231	2.875	99.320	99.283	99.233	99.231	2.875	99.320	99.283	99.233	99.231					
3.000	99.454	99.423	99.374	99.372	3.000	99.797	99.765	99.710	99.704	3.000	99.730	99.695	99.641	99.635	3.000	99.730	99.695	99.641	99.635	3.000	99.730	99.695	99.641	99.635					
3.125	99.793	99.764	99.709	99.703	3.125	100.207	100.178	100.118	100.109	3.125	100.140	100.108	100.048	100.040	3.125	100.140	100.108	100.048	100.040	3.125	100.140	100.108	100.048	100.040					
3.250	100.105	100.076	100.017	100.007	3.250	100.569	100.542	100.477	100.464	3.250	100.511	100.482	100.417	100.405	3.250	100.511	100.482	100.417	100.405	3.250	100.511	100.482	100.417	100.405					
3.375	100.413	100.386	100.321	100.308	3.375	100.925	100.899	100.829	100.813	3.375	100.876	100.849	100.778	100.763	3.375	100.876	100.849	100.778	100.763	3.375	100.876	100.849	100.778	100.763					
3.500	100.722	100.696	100.626	100.609	3.500	101.282	101.259	101.184	101.163	3.500	101.242	101.217	101.141	101.122	3.500	101.242	101.217	101.141	101.122	3.500	101.242	101.217	101.141	101.122					
3.625	101.035	101.010	100.935	100.914	3.625	101.644	101.622	101.542	101.518	3.625	101.610	101.587	101.506	101.484	3.625	101.610	101.587	101.506	101.484	3.625	101.610	101.587	101.506	101.484					
3.750	101.254	101.228	101.148	101.123	3.750	101.913	101.892	101.806	101.778	3.750	101.892	101.869	101.783	101.757	3.750	101.892	101.869	101.783	101.757	3.750	101.892	101.869	101.783	101.757					
3.875	101.459	101.433	101.347	101.318	3.875	102.168	102.147	102.056	102.024	3.875	102.160	102.138	102.046	102.016	3.875	102.160	102.138	102.046	102.016	3.875	102.160	102.138	102.046	102.016					
4.000	101.664	101.637	101.546	101.512	4.000	102.423	102.402	102.306	102.269	4.000	102.426	102.405	102.308	102.274	4.000	102.426	102.405	102.308	102.274	4.000	102.426	102.405	102.308	102.274					
4.125	101.867	101.840	101.744	101.706	4.125	102.677	102.657	102.555	102.514	4.125	102.691	102.670	102.568	102.530	4.125	102.691	102.670	102.568	102.530	4.125	102.691	102.670	102.568	102.530					
4.250	101.654	101.556	101.461		4.250		101.694	101.598		4.250	101.735	101.637	101.542		4.250	101.735	101.637	101.542		4.250	101.735	101.637	101.542						
4.375			101.648		4.375					4.375	101.915	101.817	101.722		4.375	101.915	101.817	101.722		4.375	101.915	101.817	101.722						
4.500					4.500					4.500					4.500					4.500									
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 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: 10/31/19 8:56 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	98.963	98.929	98.890	98.894	2.750	99.038	99.000	98.956	98.958	2.750	99.043	99.002	98.958	98.959
2.875	99.298	99.265	99.221	99.222	2.875	99.449	99.414	99.365	99.363	2.875	99.453	99.416	99.366	99.364
3.000	99.629	99.598	99.549	99.547	3.000	99.856	99.824	99.770	99.764	3.000	99.860	99.826	99.771	99.765
3.125	99.964	99.935	99.880	99.875	3.125	100.265	100.235	100.176	100.166	3.125	100.267	100.235	100.175	100.166
3.250	100.273	100.245	100.185	100.176	3.250	100.625	100.598	100.533	100.520	3.250	100.633	100.604	100.539	100.527
3.375	100.580	100.553	100.488	100.475	3.375	100.979	100.954	100.884	100.867	3.375	100.993	100.966	100.895	100.880
3.500	100.891	100.865	100.795	100.778	3.500	101.334	101.311	101.236	101.215	3.500	101.353	101.327	101.252	101.233
3.625	101.206	101.181	101.105	101.085	3.625	101.693	101.672	101.591	101.567	3.625	101.715	101.692	101.611	101.589
3.750	101.427	101.402	101.321	101.296	3.750	101.961	101.940	101.855	101.826	3.750	101.992	101.969	101.883	101.857
3.875	101.636	101.609	101.524	101.495	3.875	102.217	102.196	102.105	102.072	3.875	102.256	102.234	102.143	102.112
4.000	101.841	101.814	101.723	101.690	4.000	102.473	102.453	102.356	102.320	4.000	102.520	102.499	102.402	102.368
4.125	102.046	102.019	101.922	101.885	4.125	102.730	102.709	102.608	102.567	4.125	102.784	102.763	102.661	102.623
4.250	102.267	102.238	102.137	102.095	4.250	102.935	102.914	102.807	102.762	4.250	103.005	102.984	102.877	102.835
4.375	102.490	102.461	102.354	102.308	4.375	103.135	103.113	103.001	102.952	4.375	103.223	103.201	103.089	103.043
4.500	102.711	102.681	102.570	102.520	4.500	103.334	103.311	103.194	103.141	4.500	103.443	103.420	103.303	103.252
4.625	102.930	102.900	102.783	102.729	4.625	103.500	103.500	103.386	103.328	4.625	103.500	103.500	103.500	103.460
4.750	103.094	103.062	102.940	102.881	4.750	103.500	103.500	103.500	103.500	4.750				
4.875	103.250	103.217	103.090	103.027	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
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: 10/31/19 8:56 AM

FHLMC-FNMA SPECIFIC PRODUCTS

1021-00 Home Ready 30 Yr Fixed										1022-00 Home Possible 30 Yr Fixed				
1024-00										1028-00				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
3.625	101.061	100.975	100.890		3.625	101.565	101.504	101.490	101.377					
3.750	101.769	101.688	101.551		3.750	102.275	102.243	102.212	102.122					
3.875	102.212	102.126	102.041		3.875	102.659	102.630	102.599	102.514					
4.000	102.689	102.603	102.518		4.000	103.018	102.990	102.959	102.880					
4.125	103.005	102.919	102.834		4.125	103.061	103.034	103.003	102.925					
4.250	102.991	102.892	102.756		4.250	103.302	103.293	103.244	103.158					
4.375	103.280	103.207	103.150		4.375	103.559	103.553	103.504	103.420					
4.500	103.661	103.604	103.547		4.500	103.742	103.739	103.690	103.610					
4.625	103.843	103.786	103.729		4.625	103.775	103.773	103.724	103.645					
4.750	103.923	103.806	103.741		4.750	104.055	104.101	104.034	103.963					
4.875	104.265	104.237	104.208		4.875	104.359	104.410	104.342	104.274					
5.000	104.614	104.586	104.557		5.000	104.588	104.640	104.573	104.510					
5.125	104.853	104.825	104.796		5.125	104.771	104.899	104.814	104.756					
5.250					5.250	105.154	105.359	105.256	105.226					
5.375					5.375	105.394	105.605	105.502	105.469					
5.500					5.500	105.659	105.871	105.768	105.741					
5.625					5.625	106.276	106.492	106.388	106.364					
5.750					5.750	106.618	106.836	106.733	106.711					
5.875					5.875	106.881	107.100	106.997	106.976					
6.000					6.000	107.061	107.279	107.176	107.156					

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