



Effective: 11/4/19 8:48 AM

BORROWER PAID RATE SHEET
 WesLend Financial Rate Sheet

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<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

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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	103.073	103.016	102.267	102.094	3.375	102.164	102.107	102.019	101.678	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>580 - 599</td><td style="text-align: center;">-2.500</td></tr> <tr><td>600 - 619</td><td style="text-align: center;">-2.000</td></tr> <tr><td>620 - 639</td><td style="text-align: center;">-1.250</td></tr> <tr><td>640- 659</td><td style="text-align: center;">-0.375</td></tr> <tr><td>660- 679</td><td style="text-align: center;">-0.250</td></tr> <tr><td>680 - 699</td><td style="text-align: center;">0.000</td></tr> <tr><td>> 700</td><td style="text-align: center;">0.000</td></tr> <tr> <th colspan="2" style="text-align: center;">Government Adjusters</th> </tr> <tr><td>Manual</td><td style="text-align: center;">-0.250</td></tr> <tr><td>2 unit</td><td style="text-align: center;">-0.750</td></tr> <tr><td>3-4 unit</td><td style="text-align: center;">-1.000</td></tr> <tr><td>VA</td><td style="text-align: center;">-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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2 unit	-0.750																																			
3-4 unit	-1.000																																			
VA	-0.250																																			
3.375	103.445	103.388	102.617	102.541	3.500	102.550	102.490	102.406	102.022																											
3.500	103.862	103.805	103.078	102.953	3.625	102.922	102.859	102.779	102.354																											
3.625	104.168	104.111	103.529	103.321	3.750	103.094	103.096	103.009	102.965																											
3.750	104.306	104.163	103.956	103.647	3.875	103.420	103.425	103.334	103.295																											
3.875	104.331	104.282	103.491	103.343	4.000	103.761	103.741	103.657	103.611																											
4.000	104.709	104.661	103.921	103.681	4.125	104.136	104.056	104.032	103.913																											
4.125	104.889	104.840	104.330	103.992	4.250	104.312	104.330	104.227	104.201																											
4.250	105.012	104.985	104.719	104.273	4.375	104.476	104.534	104.422	104.368																											
4.375	105.028	105.012	103.827	103.391	4.500	104.758	104.819	104.703	104.654																											
4.500	105.151	105.135	104.218	103.681	4.625	104.632	104.604	104.580																												
4.625	105.298	105.282	104.591	103.951	4.750	102.418	102.390	102.366																												
4.750	105.687	105.281	104.945	104.204	4.875	102.786	102.758	102.734																												
4.875	105.973	104.665	104.686	103.973	5.000	103.152	103.124	103.100																												
5.000	106.222	104.568	104.544	104.226	5.125	103.518	103.490	103.466																												
5.125	106.453	104.987	104.963		5.250																															
5.250	106.669	104.704	104.680		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	102.246	102.168	102.115	102.044	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>620 - 639</td><td style="text-align: center;">-1.500</td></tr> <tr><td>640- 659</td><td style="text-align: center;">-0.625</td></tr> <tr><td>660- 679</td><td style="text-align: center;">-0.250</td></tr> <tr><td>680 - 699</td><td style="text-align: center;">0.000</td></tr> <tr><td>> 700</td><td style="text-align: center;">0.000</td></tr> <tr> <th colspan="2" style="text-align: center;">Government Adjusters</th> </tr> <tr><td>Manual</td><td style="text-align: center;">-0.250</td></tr> <tr><td>2 unit</td><td style="text-align: center;">-0.750</td></tr> <tr><td>3-4 unit</td><td style="text-align: center;">-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											
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Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
3.375	102.698	102.615	102.567	102.491																																
3.500	103.115	103.026	102.985	102.903																																
3.625	103.488	103.395	103.358	103.271																																
3.750	103.819	103.720	103.689	103.597																																
3.875	103.558	103.454	103.390	103.293																																
4.000	103.901	103.792	103.734	103.631																																
4.125	104.217	104.102	104.050	103.942																																
4.250	104.503	104.383	104.336	104.223																																
4.375	103.665	103.615	103.591	103.341																																
4.500	104.151	104.123	104.099	103.631																																
4.625	104.471	104.443	104.419	103.901																																
4.750	104.492	104.351	104.288	104.154																																
4.875	104.314	104.286	104.262	103.923																																
5.000	104.559	104.518	104.494	104.176																																
5.125	104.965	104.937	104.913																																	
5.250	104.681	104.654	104.630																																	
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 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	101.265	100.480	100.427	100.356	3.375	100.803	100.745	100.673		
3.375	101.638	100.835	100.787	100.711	3.500	101.050	100.992	100.920		
3.500	102.024	101.290	101.191	101.027	3.625	101.280	101.223	101.151		
3.625	102.160	101.741	101.641	101.302	3.750	101.813	101.747	101.668		
3.750	102.418	102.169	102.069	101.543	3.875	102.044	101.979	101.900		
3.875	102.324	101.675	101.603	101.208	4.000	102.261	102.195	102.117		
4.000	102.633	102.105	102.034	101.465	4.125	102.463	102.397	102.319		
4.125	102.736	102.514	102.443	101.703	4.250	102.651	102.586	102.507		
4.250	103.124	102.903	102.832	101.925	4.375	101.750	101.692	101.620		
4.375	102.853	102.101	102.065	101.585	4.500	101.939	101.882	101.810		
4.500	102.906	102.492	102.456	101.827	4.625	102.116	102.058	101.987		
4.625	103.050	102.864	102.828	102.063	4.750	102.281	102.223	102.151		
4.750	103.404	103.218	103.182	102.292	4.875					
4.875	103.032	102.903	102.924	101.976	5.000					
5.000	103.388	103.259	103.280	102.192	5.125					
5.125	102.903	102.875	102.545	102.396	5.250					
5.250	102.983	102.821	102.745	102.590	5.375					
5.375					5.500					
5.500					5.625					
5.625					5.750					

FICO Adjustments	
580 - 599	-2.500
600 - 619	-2.000
620 - 639	-1.250
640 - 659	-0.375
660 - 679	-0.250
680 - 699	0.000
> 700	0.000
Government Adjusters	
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000
VA	-0.250

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

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

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



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

WesLend Government ARM

8700-99 FHA 5/1 ARM					6700-99 VA 5/1 ARM					<table border="1" style="width: 100%; border-collapse: collapse;"> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> <tr> <td>620 - 639</td> <td style="text-align: center;">-1.250</td> </tr> <tr> <td>640- 659</td> <td style="text-align: center;">-0.375</td> </tr> <tr> <td>660- 679</td> <td style="text-align: center;">-0.250</td> </tr> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">Government Adjusters</th> </tr> <tr> <td>Manual</td> <td style="text-align: center;">-0.250</td> </tr> <tr> <td>2 unit</td> <td style="text-align: center;">-0.750</td> </tr> <tr> <td>3-4 unit</td> <td style="text-align: center;">-1.000</td> </tr> <tr> <td>VA</td> <td style="text-align: center;">-0.250</td> </tr> </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																												
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3-4 unit	-1.000																											
VA	-0.250																											
Margin 2.000	Caps 1/1/5 Index: 1 year CMT				Margin 2.000	Caps 1/1/5 Index: 1 year CMT				GOVERNMENT ARM PRICE ADJUSTMENTS																		
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																			
2.750	96.747	96.696	96.659	96.635	2.750	96.747	96.696	96.659	96.635																			
2.875	97.018	96.971	96.930	96.911	2.875	97.018	96.971	96.930	96.911																			
3.000	99.560	99.447	99.335	97.182	3.000	99.560	99.447	99.335	97.182																			
3.125	99.958	99.845	99.733	97.403	3.125	99.958	99.845	99.733	97.403																			
3.250	100.357	100.244	100.132	97.998	3.250	100.357	100.244	100.132	97.998																			
3.375	100.436	100.323	100.211	98.252	3.375	100.436	100.323	100.211	98.252																			
3.500	100.835	100.722	100.610	98.438	3.500	100.835	100.722	100.610	98.438																			
3.625	101.235	101.122	101.010	98.546	3.625	101.235	101.122	101.010	98.546																			
3.750	101.636	101.523	101.411	98.702	3.750	101.636	101.523	101.411	98.702																			
3.875	101.680	101.567	101.455	98.944	3.875	101.680	101.567	101.455	98.944																			
4.000	102.080	101.967	101.855	99.113	4.000	102.080	101.967	101.855	99.113																			
4.125	102.481	102.368	102.256	99.202	4.125	102.481	102.368	102.256	99.202																			
4.250	102.883	102.770	102.658	99.303	4.250	102.883	102.770	102.658	99.303																			
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																							

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
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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	98.935	98.892	98.859	98.860	2.750	98.934	98.886	98.847	98.845	2.750	98.972	98.922	98.884	98.881
2.875	99.259	99.218	99.179	99.176	2.875	99.339	99.294	99.250	99.244	2.875	99.395	99.348	99.304	99.298
3.000	99.580	99.540	99.496	99.490	3.000	99.740	99.698	99.649	99.640	3.000	99.813	99.770	99.721	99.711
3.125	99.904	99.866	99.817	99.807	3.125	100.143	100.104	100.050	100.037	3.125	100.230	100.190	100.136	100.123
3.250	100.205	100.168	100.114	100.100	3.250	100.516	100.480	100.420	100.403	3.250	100.575	100.537	100.477	100.461
3.375	100.504	100.467	100.408	100.391	3.375	100.886	100.852	100.787	100.766	3.375	100.909	100.873	100.808	100.788
3.500	100.805	100.770	100.705	100.684	3.500	101.256	101.224	101.154	101.130	3.500	101.242	101.208	101.138	101.115
3.625	101.111	101.077	101.007	100.982	3.625	101.631	101.600	101.525	101.497	3.625	101.580	101.547	101.472	101.445
3.750	101.346	101.311	101.236	101.207	3.750	101.906	101.877	101.797	101.764	3.750	101.879	101.847	101.767	101.736
3.875	101.570	101.534	101.454	101.421	3.875	102.169	102.139	102.054	102.017	3.875	102.173	102.142	102.056	102.022
4.000	101.791	101.755	101.670	101.632	4.000	102.433	102.404	102.313	102.272	4.000	102.467	102.437	102.346	102.308
4.125	102.012	101.975	101.885	101.843	4.125	102.696	102.667	102.571	102.527	4.125	102.761	102.731	102.635	102.593
4.250	102.242	102.205	102.109	102.064	4.250	102.914	102.885	102.784	102.735	4.250	102.949	102.919	102.817	102.771
4.375	102.473	102.436	102.335	102.286	4.375	103.128	103.098	102.992	102.938	4.375	103.124	103.093	102.987	102.936
4.500	102.705	102.667	102.561	102.507	4.500	103.342	103.311	103.200	103.143	4.500	103.303	103.270	103.159	103.104
4.625	102.934	102.896	102.784	102.726	4.625	103.500	103.500	103.406	103.345	4.625	103.480	103.446	103.329	103.270
4.750	103.089	103.050	102.933	102.871	4.750	103.500	103.500	103.500	103.500	4.750	103.500	103.500	103.500	103.461
4.875	103.236	103.194	103.073	103.005	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

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									
	Base LTV	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: 11/4/19 8:48 AM

FHLMC-FNMA SPECIFIC PRODUCTS

FHLMC-FNMA SPECIFIC PRODUCTS											
Home Ready 30 Yr Fixed					Home Possible 30 Yr Fixed						
1021-00 1024-00	Rate	15 Day	30 Day	45 Day	60 Day	1022-00 1028-00	Rate	15 Day	30 Day	45 Day	60 Day
3.625	101.070	100.995	100.886	100.886		3.625	101.651	101.592	101.578	101.466	
3.750	101.791	101.708	101.567	101.567		3.750	102.329	102.295	102.262	102.169	
3.875	102.233	102.148	102.037	102.037		3.875	102.710	102.679	102.646	102.556	
4.000	102.711	102.625	102.515	102.515		4.000	103.067	103.037	103.004	102.920	
4.125	103.027	102.941	102.831	102.831		4.125	103.112	103.083	103.050	102.971	
4.250	102.996	102.893	102.751	102.751		4.250	103.356	103.344	103.291	103.198	
4.375	103.285	103.221	103.131	103.131		4.375	103.614	103.603	103.550	103.461	
4.500	103.675	103.618	103.528	103.528		4.500	103.797	103.788	103.735	103.651	
4.625	103.857	103.800	103.710	103.710		4.625	103.830	103.825	103.772	103.689	
4.750	103.910	103.852	103.797	103.797		4.750	104.061	104.118	104.046	103.966	
4.875	104.271	104.242	104.173	104.173		4.875	104.366	104.426	104.354	104.280	
5.000	104.620	104.591	104.522	104.522		5.000	104.596	104.659	104.587	104.517	
5.125	104.859	104.830	104.761	104.761		5.125	104.928	104.992	104.919	104.856	
5.250						5.250	105.282	105.393	105.302	105.237	
5.375						5.375	105.372	105.564	105.453	105.401	
5.500						5.500	105.641	105.831	105.720	105.675	
5.625						5.625	106.258	106.453	106.342	106.302	
5.750						5.750	106.603	106.798	106.688	106.651	
5.875						5.875	106.867	107.063	106.952	106.918	
6.000						6.000	107.046	107.243	107.132	107.098	

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

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