



Effective: 11/5/19 9:05 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 |

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WestLend Fixed High Balance

Table with 15 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. It lists interest rates for various terms (1033-99, 1053-99, 1133-99, 1233-99, 1333-99) across different fixed periods.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Lists interest rates for Conventional 10 Yr Fixed HB (1433-99, 1453-99).

Table with 4 columns: Term, Product Code, Rate, and Description. Lists LPMI Product Codes such as 30 Year Fixed LPMI High Balance, 25 Year Fixed LPMI High Balance, etc.

Table with 4 columns: Term, Rate, Re-Lock, and Fee. Lists Extension and Re-lock Fees for 5 Day, 7 Day, 10 Day, and 15 Day terms.

Price Adjustments

Table with 10 columns: Risk Based Adjustments (Terms > 15 years only) with various rate ranges like <=60, 60.01-70, 70.01-75, etc.

Table with 2 columns: Conventional Adjusters and Rate. Lists adjustments for Investment Property LTV <=75, Investment Property LTV >75 and <=80, etc.

Table with 4 columns: LTV Range, CLTV Range, Fico <720, Fico >=720. Lists adjustments for Loans with Secondary Financing and All Loans with Subordinate Financing.

Table with 5 columns: Cash Out (All Terms) with various rate ranges like <=60, 60.01-70, 70.01-75, 75.01-80.

LPMI Adjustments - All LPMI Products

Large table with multiple sections: > 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS), <= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS), Premium Adjustments, Rate & Term Refinance, Cash Out Refinance, Second Home, Investment Property (Max 85% LTV), 3-4 - Unit Property, Manufactured, and >45% DTI.

Wholesale Fee Buyout Option Price Adjustor

Table with 10 columns: Fee Buyout Option Price Adjustor with various ranges like \$60-100k, >100-125k, >125-150k, etc.

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| WesLend Government | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|------------------------------|-----------|------------------|----------------------------|---|-------------|-------------|-------------|-------------|--|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------|--------|----------|----------------------|-----------|--------|--------|--------|----------------------|----------|--------|--------|--------|--------|----------|--------|----|--------|
| 8000-99 8100-99 | | | | | 8300-99 | | | | | FHA LOAN LEVEL ADJUSTMENTS | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FHA/VA 25/30 Yr Fixed | | | | | 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 | 102.825 | 102.745 | 102.184 | 102.112 | 3.375 | 102.109 | 102.051 | 101.956 | 101.704 | <table border="1" style="margin: auto;"> <thead> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>580 - 599</td><td style="text-align: right;">-2.500</td></tr> <tr><td>600 - 619</td><td style="text-align: right;">-2.000</td></tr> <tr><td>620 - 639</td><td style="text-align: right;">-1.250</td></tr> <tr><td>640- 659</td><td style="text-align: right;">-0.375</td></tr> <tr><td>660- 679</td><td style="text-align: right;">-0.250</td></tr> <tr><td>680 - 699</td><td style="text-align: right;">0.000</td></tr> <tr><td>> 700</td><td style="text-align: right;">0.000</td></tr> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td style="text-align: right;">-0.250</td></tr> <tr><td>2 unit</td><td style="text-align: right;">-0.750</td></tr> <tr><td>3-4 unit</td><td style="text-align: right;">-1.000</td></tr> <tr><td>VA</td><td style="text-align: right;">-0.250</td></tr> </tbody> </table> | FICO Adjustments | | 580 - 599 | -2.500 | 600 - 619 | -2.000 | 620 - 639 | -1.250 | 640- 659 | -0.375 | 660- 679 | -0.250 | 680 - 699 | 0.000 | > 700 | 0.000 | Government Adjusters | | Manual | -0.250 | 2 unit | -0.750 | 3-4 unit | -1.000 | VA | -0.250 |
| FICO Adjustments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 580 - 599 | -2.500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 600 - 619 | -2.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 620 - 639 | -1.250 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 640- 659 | -0.375 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 660- 679 | -0.250 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 680 - 699 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| > 700 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Government Adjusters | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Manual | -0.250 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 unit | -0.750 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3-4 unit | -1.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| VA | -0.250 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.375 | 103.198 | 103.117 | 102.654 | 102.577 | 3.500 | 102.498 | 102.437 | 102.346 | 102.054 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.500 | 103.614 | 103.533 | 103.095 | 103.013 | 3.625 | 102.873 | 102.809 | 102.722 | 102.393 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.625 | 103.920 | 103.840 | 103.502 | 103.415 | 3.750 | 103.139 | 103.174 | 103.091 | 103.045 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.750 | 104.258 | 104.131 | 103.922 | 103.772 | 3.875 | 103.473 | 103.512 | 103.425 | 103.384 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.875 | 104.249 | 104.201 | 103.553 | 103.455 | 4.000 | 103.793 | 103.836 | 103.745 | 103.708 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.000 | 104.628 | 104.579 | 103.942 | 103.809 | 4.125 | 104.107 | 104.146 | 104.051 | 104.018 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.125 | 104.867 | 104.819 | 104.361 | 104.136 | 4.250 | 104.391 | 104.442 | 104.343 | 104.315 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.250 | 105.066 | 104.922 | 104.760 | 104.436 | 4.375 | 104.311 | 104.371 | 104.263 | 104.208 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.375 | 104.965 | 104.949 | 103.867 | 103.585 | 4.500 | 104.601 | 104.665 | 104.553 | 104.502 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.500 | 105.148 | 105.132 | 104.268 | 103.886 | 4.625 | 104.636 | 104.608 | 104.584 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.625 | 105.314 | 105.298 | 104.649 | 104.165 | 4.750 | 102.418 | 102.390 | 102.366 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.750 | 105.561 | 105.329 | 105.012 | 104.424 | 4.875 | 102.786 | 102.758 | 102.734 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.875 | 105.875 | 104.754 | 104.761 | 104.164 | 5.000 | 103.152 | 103.124 | 103.100 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5.000 | 106.137 | 104.656 | 104.575 | 104.431 | 5.125 | 103.518 | 103.490 | 103.466 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5.125 | 106.378 | 104.984 | 104.960 | | 5.250 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5.250 | 106.601 | 104.705 | 104.681 | | 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 | 102.254 | 102.181 | 102.134 | 102.062 | <table border="1" style="margin: auto;"> <thead> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>620 - 639</td><td style="text-align: right;">-1.500</td></tr> <tr><td>640 - 659</td><td style="text-align: right;">-0.625</td></tr> <tr><td>660 - 679</td><td style="text-align: right;">-0.250</td></tr> <tr><td>680 - 699</td><td style="text-align: right;">0.000</td></tr> <tr><td>> 700</td><td style="text-align: right;">0.000</td></tr> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td style="text-align: right;">-0.250</td></tr> <tr><td>2 unit</td><td style="text-align: right;">-0.750</td></tr> <tr><td>3-4 unit</td><td style="text-align: right;">-1.000</td></tr> </tbody> </table> | | | | | FICO Adjustments | | 620 - 639 | -1.500 | 640 - 659 | -0.625 | 660 - 679 | -0.250 | 680 - 699 | 0.000 | > 700 | 0.000 | Government Adjusters | | Manual | -0.250 | 2 unit | -0.750 | 3-4 unit | -1.000 | | | | | | | |
| FICO Adjustments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 620 - 639 | -1.500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 640 - 659 | -0.625 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 660 - 679 | -0.250 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 680 - 699 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| > 700 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Government Adjusters | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Manual | -0.250 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 unit | -0.750 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3-4 unit | -1.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.375 | 102.723 | 102.644 | 102.604 | 102.527 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.500 | 103.164 | 103.081 | 103.045 | 102.963 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.625 | 103.571 | 103.482 | 103.452 | 103.365 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.750 | 103.933 | 103.839 | 103.815 | 103.722 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.875 | 103.659 | 103.559 | 103.503 | 103.405 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.000 | 104.018 | 103.913 | 103.862 | 103.759 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.125 | 104.350 | 104.240 | 104.195 | 104.086 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.250 | 104.654 | 104.539 | 104.499 | 104.386 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.375 | 103.847 | 103.727 | 103.654 | 103.535 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.500 | 104.216 | 104.188 | 104.164 | 103.836 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.625 | 104.536 | 104.508 | 104.484 | 104.115 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.750 | 104.701 | 104.565 | 104.509 | 104.374 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.875 | 104.481 | 104.340 | 104.253 | 104.114 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5.000 | 104.752 | 104.606 | 104.525 | 104.381 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5.125 | 104.961 | 104.934 | 104.910 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5.250 | 104.683 | 104.655 | 104.631 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | 101.018 | 100.515 | 100.469 | 100.397 | 3.375 | 100.724 | 100.666 | 100.587 | | <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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | 101.390 | 100.891 | 100.850 | 100.773 | 3.500 | 100.971 | 100.914 | 100.835 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.500 | 101.777 | 101.232 | 101.197 | 101.115 | 3.625 | 101.202 | 101.144 | 101.065 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.625 | 101.938 | 101.689 | 101.597 | 101.417 | 3.750 | 101.782 | 101.724 | 101.645 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.750 | 102.370 | 102.127 | 102.035 | 101.679 | 3.875 | 102.014 | 101.956 | 101.877 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.875 | 102.243 | 101.692 | 101.614 | 101.322 | 4.000 | 102.230 | 102.173 | 102.094 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.000 | 102.552 | 102.133 | 102.055 | 101.595 | 4.125 | 102.432 | 102.374 | 102.295 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.125 | 102.781 | 102.552 | 102.474 | 101.839 | 4.250 | 102.620 | 102.563 | 102.484 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.250 | 103.179 | 102.951 | 102.872 | 102.066 | 4.375 | 101.545 | 101.479 | 101.394 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.375 | 102.790 | 102.141 | 102.105 | 101.771 | 4.500 | 101.734 | 101.669 | 101.583 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.500 | 102.903 | 102.541 | 102.505 | 102.006 | 4.625 | 101.911 | 101.845 | 101.760 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.625 | 103.108 | 102.922 | 102.886 | 102.243 | 4.750 | 102.075 | 102.010 | 101.925 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.750 | 103.471 | 103.285 | 103.249 | 102.477 | 4.875 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.875 | 103.135 | 102.991 | 102.998 | 102.153 | 5.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5.000 | 103.499 | 103.356 | 103.363 | 102.386 | 5.125 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5.125 | 102.973 | 102.874 | 102.746 | 102.596 | 5.250 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5.250 | 103.175 | 103.018 | 102.948 | 102.793 | 5.375 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5.375 | | | | | 5.500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5.500 | | | | | 5.625 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5.625 | | | | | 5.750 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| Streamline/IRRRL Product Codes | | | | Extension and Re-lock Fees | | | |
|--------------------------------|------------------------------|---------|------------------|----------------------------|-------|---------|-------|
| 8038-99 | FHA 30 Year Fixed Streamline | 6038-99 | VA 30 Year IRRRL | 5 Day | 0.125 | Re-Lock | 0.125 |
| | | | | 7 Day | 0.150 | | |
| | | | | 10 Day | 0.250 | | |
| | | | | 15 Day | 0.375 | | |

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



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

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Effective: 11/5/19 9:05 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 | 96.634 | 96.581 | 96.545 | 96.520 | 2.750 | 96.634 | 96.581 | 96.545 | 96.520 | <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 | 96.909 | 96.860 | 96.821 | 96.799 | 2.875 | 96.909 | 96.860 | 96.821 | 96.799 | | | | | | | | | | | | | | | | | | | |
| 3.000 | 99.560 | 99.447 | 99.335 | 97.083 | 3.000 | 99.560 | 99.447 | 99.335 | 97.083 | | | | | | | | | | | | | | | | | | | |
| 3.125 | 99.958 | 99.845 | 99.733 | 97.302 | 3.125 | 99.958 | 99.845 | 99.733 | 97.302 | | | | | | | | | | | | | | | | | | | |
| 3.250 | 100.357 | 100.244 | 100.132 | 97.918 | 3.250 | 100.357 | 100.244 | 100.132 | 97.918 | | | | | | | | | | | | | | | | | | | |
| 3.375 | 100.436 | 100.323 | 100.211 | 98.178 | 3.375 | 100.436 | 100.323 | 100.211 | 98.178 | | | | | | | | | | | | | | | | | | | |
| 3.500 | 100.835 | 100.722 | 100.610 | 98.359 | 3.500 | 100.835 | 100.722 | 100.610 | 98.359 | | | | | | | | | | | | | | | | | | | |
| 3.625 | 101.235 | 101.122 | 101.010 | 98.458 | 3.625 | 101.235 | 101.122 | 101.010 | 98.458 | | | | | | | | | | | | | | | | | | | |
| 3.750 | 101.636 | 101.523 | 101.411 | 98.555 | 3.750 | 101.636 | 101.523 | 101.411 | 98.555 | | | | | | | | | | | | | | | | | | | |
| 3.875 | 101.680 | 101.567 | 101.455 | 98.799 | 3.875 | 101.680 | 101.567 | 101.455 | 98.799 | | | | | | | | | | | | | | | | | | | |
| 4.000 | 102.080 | 101.967 | 101.855 | 98.969 | 4.000 | 102.080 | 101.967 | 101.855 | 98.969 | | | | | | | | | | | | | | | | | | | |
| 4.125 | 102.481 | 102.368 | 102.256 | 99.057 | 4.125 | 102.481 | 102.368 | 102.256 | 99.057 | | | | | | | | | | | | | | | | | | | |
| 4.250 | 102.883 | 102.770 | 102.658 | 99.146 | 4.250 | 102.883 | 102.770 | 102.658 | 99.146 | | | | | | | | | | | | | | | | | | | |
| 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 |
|----------------|-----------|-----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------|
| CA Only | -1.625 | -1.000 | -0.776 | -0.647 | -0.554 | -0.435 | -0.338 | -0.373 | -0.327 | -0.194 |
| TX Only | -1.000 | -0.750 | -0.650 | -0.525 | -0.475 | -0.425 | -0.340 | -0.283 | -0.243 | -0.170 |
| All Other Stat | -1.000 | -0.750 | -0.650 | -0.525 | -0.475 | -0.435 | -0.338 | -0.373 | -0.327 | -0.194 |



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

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Effective: 11/5/19 9:05 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 | | | |
| 2.500 | | | | | 2.500 | | | | | 2.500 | | | | | | | |
| 2.625 | | | | | 2.625 | | | | | 2.625 | | | | | | | |
| 2.750 | 98.615 | 98.569 | 98.538 | 98.536 | 2.750 | 98.689 | 98.638 | 98.603 | 98.597 | 2.750 | 98.694 | 98.642 | 98.607 | 98.601 | | | |
| 2.875 | 98.952 | 98.908 | 98.871 | 98.866 | 2.875 | 99.109 | 99.062 | 99.021 | 99.012 | 2.875 | 99.145 | 99.097 | 99.057 | 99.047 | | | |
| 3.000 | 99.288 | 99.245 | 99.203 | 99.194 | 3.000 | 99.528 | 99.483 | 99.438 | 99.425 | 3.000 | 99.594 | 99.550 | 99.504 | 99.492 | | | |
| 3.125 | 99.621 | 99.580 | 99.533 | 99.520 | 3.125 | 99.942 | 99.901 | 99.850 | 99.834 | 3.125 | 100.039 | 99.998 | 99.948 | 99.932 | | | |
| 3.250 | 99.931 | 99.891 | 99.839 | 99.822 | 3.250 | 100.320 | 100.280 | 100.225 | 100.205 | 3.250 | 100.410 | 100.370 | 100.315 | 100.296 | | | |
| 3.375 | 100.238 | 100.199 | 100.142 | 100.121 | 3.375 | 100.692 | 100.655 | 100.594 | 100.571 | 3.375 | 100.769 | 100.732 | 100.671 | 100.648 | | | |
| 3.500 | 100.545 | 100.507 | 100.445 | 100.421 | 3.500 | 101.065 | 101.031 | 100.964 | 100.937 | 3.500 | 101.128 | 101.093 | 101.027 | 101.000 | | | |
| 3.625 | 100.853 | 100.816 | 100.748 | 100.721 | 3.625 | 101.439 | 101.406 | 101.335 | 101.303 | 3.625 | 101.485 | 101.452 | 101.381 | 101.351 | | | |
| 3.750 | 101.069 | 101.032 | 100.959 | 100.927 | 3.750 | 101.707 | 101.674 | 101.598 | 101.562 | 3.750 | 101.774 | 101.742 | 101.666 | 101.632 | | | |
| 3.875 | 101.274 | 101.236 | 101.158 | 101.122 | 3.875 | 101.961 | 101.929 | 101.847 | 101.808 | 3.875 | 102.055 | 102.023 | 101.941 | 101.904 | | | |
| 4.000 | 101.479 | 101.440 | 101.357 | 101.317 | 4.000 | 102.214 | 102.182 | 102.095 | 102.051 | 4.000 | 102.332 | 102.301 | 102.214 | 102.172 | | | |
| 4.125 | 101.683 | 101.643 | 101.555 | 101.510 | 4.125 | 102.467 | 102.435 | 102.343 | 102.295 | 4.125 | 102.608 | 102.578 | 102.486 | 102.441 | | | |
| 4.250 | 101.609 | 101.513 | 101.417 | | 4.250 | 101.734 | 101.638 | 101.542 | | 4.250 | 101.768 | 101.672 | 101.576 | | | | |
| 4.375 | | | 101.613 | | 4.375 | | | | | 4.375 | | 101.860 | 101.764 | | | | |
| 4.500 | | | | | 4.500 | | | | | 4.500 | | | | | | | |
| 4.625 | | | | | 4.625 | | | | | 4.625 | | | | | | | |
| 4.750 | | | | | 4.750 | | | | | 4.750 | | | | | | | |
| 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: 11/5/19 9:05 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 | 98.801 | 98.755 | 98.724 | 98.722 | 2.750 | 98.755 | 98.704 | 98.670 | 98.664 | 2.750 | 98.831 | 98.779 | 98.744 | 98.738 |
| 2.875 | 99.133 | 99.089 | 99.052 | 99.047 | 2.875 | 99.173 | 99.125 | 99.085 | 99.076 | 2.875 | 99.278 | 99.230 | 99.190 | 99.180 |
| 3.000 | 99.464 | 99.422 | 99.380 | 99.371 | 3.000 | 99.588 | 99.544 | 99.498 | 99.485 | 3.000 | 99.724 | 99.679 | 99.634 | 99.621 |
| 3.125 | 99.793 | 99.751 | 99.705 | 99.692 | 3.125 | 100.000 | 99.958 | 99.907 | 99.891 | 3.125 | 100.166 | 100.124 | 100.074 | 100.058 |
| 3.250 | 100.100 | 100.059 | 100.007 | 99.991 | 3.250 | 100.375 | 100.336 | 100.280 | 100.260 | 3.250 | 100.531 | 100.492 | 100.437 | 100.417 |
| 3.375 | 100.405 | 100.366 | 100.309 | 100.288 | 3.375 | 100.746 | 100.709 | 100.648 | 100.624 | 3.375 | 100.886 | 100.849 | 100.788 | 100.765 |
| 3.500 | 100.712 | 100.674 | 100.611 | 100.587 | 3.500 | 101.118 | 101.084 | 101.017 | 100.990 | 3.500 | 101.238 | 101.203 | 101.137 | 101.111 |
| 3.625 | 101.021 | 100.985 | 100.917 | 100.889 | 3.625 | 101.491 | 101.458 | 101.387 | 101.355 | 3.625 | 101.590 | 101.557 | 101.486 | 101.456 |
| 3.750 | 101.240 | 101.203 | 101.130 | 101.098 | 3.750 | 101.757 | 101.725 | 101.648 | 101.613 | 3.750 | 101.873 | 101.841 | 101.765 | 101.731 |
| 3.875 | 101.448 | 101.410 | 101.332 | 101.296 | 3.875 | 102.010 | 101.978 | 101.896 | 101.857 | 3.875 | 102.149 | 102.117 | 102.036 | 101.998 |
| 4.000 | 101.655 | 101.617 | 101.533 | 101.493 | 4.000 | 102.264 | 102.232 | 102.145 | 102.101 | 4.000 | 102.424 | 102.393 | 102.306 | 102.265 |
| 4.125 | 101.860 | 101.821 | 101.732 | 101.688 | 4.125 | 102.519 | 102.487 | 102.395 | 102.347 | 4.125 | 102.700 | 102.669 | 102.577 | 102.532 |
| 4.250 | 102.085 | 102.045 | 101.952 | 101.903 | 4.250 | 102.734 | 102.702 | 102.604 | 102.552 | 4.250 | 102.930 | 102.900 | 102.803 | 102.753 |
| 4.375 | 102.315 | 102.274 | 102.175 | 102.123 | 4.375 | 102.945 | 102.912 | 102.809 | 102.753 | 4.375 | 103.156 | 103.125 | 103.022 | 102.969 |
| 4.500 | 102.545 | 102.504 | 102.400 | 102.343 | 4.500 | 103.157 | 103.123 | 103.016 | 102.955 | 4.500 | 103.384 | 103.352 | 103.245 | 103.186 |
| 4.625 | 102.774 | 102.733 | 102.624 | 102.563 | 4.625 | 103.370 | 103.336 | 103.223 | 103.158 | 4.625 | 103.500 | 103.500 | 103.470 | 103.407 |
| 4.750 | 102.929 | 102.887 | 102.772 | 102.707 | 4.750 | 103.500 | 103.500 | 103.425 | 103.356 | 4.750 | 103.500 | 103.500 | 103.500 | 103.500 |
| 4.875 | 103.075 | 103.030 | 102.910 | 102.840 | 4.875 | 103.500 | 103.500 | 103.500 | 103.500 | 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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FHLMC-FNMA SPECIFIC PRODUCTS

| 1021-00 Home Ready 30 Yr Fixed | | | | | 1022-00 Home Possible 30 Yr Fixed | | | | | | |
|--------------------------------|-------|---------|---------|---------|-----------------------------------|---------|---------|---------|---------|---------|--------|
| 1024-00 | Rate | 15 Day | 30 Day | 45 Day | 60 Day | 1028-00 | Rate | 15 Day | 30 Day | 45 Day | 60 Day |
| | 3.625 | 100.818 | 100.747 | 100.628 | | 3.625 | 101.278 | 101.243 | 101.227 | 101.114 | |
| | 3.750 | 101.652 | 101.565 | 101.429 | | 3.750 | 102.051 | 102.017 | 101.979 | 101.894 | |
| | 3.875 | 102.075 | 101.989 | 101.872 | | 3.875 | 102.452 | 102.420 | 102.383 | 102.298 | |
| | 4.000 | 102.552 | 102.466 | 102.350 | | 4.000 | 102.831 | 102.802 | 102.764 | 102.684 | |
| | 4.125 | 102.868 | 102.783 | 102.666 | | 4.125 | 102.882 | 102.850 | 102.812 | 102.740 | |
| | 4.250 | 102.993 | 102.883 | 102.751 | | 4.250 | 103.231 | 103.219 | 103.159 | 103.077 | |
| | 4.375 | 103.291 | 103.205 | 103.107 | | 4.375 | 103.502 | 103.493 | 103.434 | 103.355 | |
| | 4.500 | 103.659 | 103.602 | 103.504 | | 4.500 | 103.701 | 103.692 | 103.632 | 103.558 | |
| | 4.625 | 103.841 | 103.784 | 103.686 | | 4.625 | 103.736 | 103.731 | 103.671 | 103.599 | |
| | 4.750 | 103.928 | 103.867 | 103.812 | | 4.750 | 104.002 | 104.043 | 103.961 | 103.896 | |
| | 4.875 | 104.288 | 104.259 | 104.180 | | 4.875 | 104.320 | 104.364 | 104.282 | 104.222 | |
| | 5.000 | 104.637 | 104.608 | 104.529 | | 5.000 | 104.560 | 104.607 | 104.526 | 104.470 | |
| | 5.125 | 104.876 | 104.847 | 104.768 | | 5.125 | 104.904 | 104.952 | 104.870 | 104.822 | |
| | 5.250 | | | | | 5.250 | 105.250 | 105.361 | 105.257 | 105.211 | |
| | 5.375 | | | | | 5.375 | 105.224 | 105.540 | 105.415 | 105.381 | |
| | 5.500 | | | | | 5.500 | 105.503 | 105.818 | 105.692 | 105.669 | |
| | 5.625 | | | | | 5.625 | 106.134 | 106.453 | 106.327 | 106.309 | |
| | 5.750 | | | | | 5.750 | 106.485 | 106.805 | 106.679 | 106.665 | |
| | 5.875 | | | | | 5.875 | 106.753 | 107.074 | 106.949 | 106.936 | |
| | 6.000 | | | | | 6.000 | 106.934 | 107.255 | 107.129 | 107.120 | |

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 | | | | | | | | | |
| >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 | 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 |

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| WesLend Jumbo | | | | | | | | | | |
|--------------------|--------------------|---------|--------|--------|--------------------|---------------------|---------|--------|--------|--|
| REFER TO BREAKDOWN | Jumbo Advantage 30 | | | | REFER TO BREAKDOWN | Jumbo Advantage 7/1 | | | | |
| Rate | 15 day | 30 Day | 45 Day | 60 Day | Rate | 15 day | 30 Day | 45 Day | 60 Day | |
| 4.000 | | 98.896 | | | 4.000 | | 99.286 | | | Lock cut-off for Jumbo programs is 3:30PM PST UW approval and completed appraisal are required to lock WesLend Advantage Jumbo Product Codes 3050-37 30 Yr Fixed Advantage Expanded Full Doc 3050-37 40 Yr Fixed Advantage Expanded Full Doc IO 3850-37 7/1 LIBOR ARM Advantage Expanded Full Doc 3850-37 40 Yr 7/1 LIBOR ARM Advantage Expanded Full Doc IO 3900-37 10/1 LIBOR ARM Advantage Expanded Full Doc 3850-37 40 Yr 10/1 LIBOR ARM Advantage Expanded Full Doc IO 5600-37 30 Yr Fixed Advantage SL1 5600-37 40 Yr Fixed Advantage SL1 IO 5800-37 7/1 LIBOR ARM Advantage SL1 5800-37 40 Year 7/1 LIBOR ARM Advantage SL1 IO |
| 4.125 | | 99.285 | | | 4.125 | | 99.602 | | | |
| 4.250 | | 99.674 | | | 4.250 | | 99.918 | | | |
| 4.375 | | 99.997 | | | 4.375 | | 100.234 | | | |
| 4.500 | | 100.309 | | | 4.500 | | 100.533 | | | |
| 4.625 | | 100.622 | | | 4.625 | | 100.831 | | | |
| 4.750 | | 100.934 | | | 4.750 | | 101.130 | | | |
| 4.875 | | 101.247 | | | 4.875 | | 101.431 | | | |
| 5.000 | | 101.559 | | | 5.000 | | 101.761 | | | |
| 5.125 | | 101.872 | | | 5.125 | | 102.091 | | | |
| 5.250 | | 102.184 | | | 5.250 | | 102.421 | | | |
| 5.375 | | 102.497 | | | 5.375 | | 102.748 | | | |
| 5.500 | | 102.809 | | | 5.500 | | 103.076 | | | |
| 5.625 | | 103.122 | | | 5.625 | | 103.404 | | | |
| 5.750 | | 103.434 | | | 5.750 | | 103.732 | | | |
| 5.875 | | 103.747 | | | 5.875 | | 104.059 | | | |
| 6.000 | | 104.059 | | | 6.000 | | 104.387 | | | |
| 6.125 | | 104.372 | | | 6.125 | | 104.715 | | | |
| 6.250 | | 104.684 | | | 6.250 | | 105.043 | | | |
| 6.375 | | 104.997 | | | 6.375 | | 105.370 | | | |

| | |
|-----------------|-----------------|
| Premium Limits: | |
| ≤ \$1MM 101.000 | > \$1MM 102.500 |

12 MNTH LIBOR
1.96

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

Price Adjustments

| Full Documentation (Expanded A+ & SL1) | | | | | | | | | |
|--|----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| FICO - LTV LLPA's | | | | | | | | | |
| LTV-----> | <= 50.00 | 50.01-55.00 | 55.01-60.00 | 60.01-65.00 | 65.01-70.00 | 70.01-75.00 | 75.01-80.00 | 80.01-85.00 | 85.01-90.00 |
| 800+ | 0.500 | 0.450 | 0.450 | 0.350 | 0.200 | 0.050 | -0.150 | -0.600 | -1.250 |
| 780-799 | 0.500 | 0.450 | 0.450 | 0.300 | 0.150 | 0.000 | -0.200 | -0.700 | -1.350 |
| 760-779 | 0.450 | 0.400 | 0.350 | 0.250 | 0.100 | -0.050 | -0.250 | -0.850 | -1.550 |
| 740-759 | 0.300 | 0.300 | 0.250 | 0.200 | -0.050 | -0.250 | -0.450 | -1.000 | -1.750 |
| 720-739 | 0.200 | 0.150 | 0.150 | 0.050 | -0.250 | -0.450 | -0.700 | -1.250 | -2.050 |
| 700-719 | 0.100 | 0.000 | 0.000 | -0.150 | -0.550 | -0.750 | -1.100 | -1.650 | -2.550 |
| 680-699 | 0.000 | -0.200 | -0.250 | -0.450 | -0.900 | -1.200 | -1.500 | -2.700 | -3.800 |
| 660-679 | -0.200 | -0.400 | -0.550 | -0.750 | -1.100 | -1.500 | -2.000 | -3.500 | NA |
| 640-659 | -0.600 | -0.800 | -1.100 | -1.400 | -2.000 | -2.500 | -3.000 | -5.000 | NA |
| 620-639 | -1.000 | -1.200 | -1.500 | -2.000 | -2.750 | -3.500 | -4.500 | NA | NA |
| 600-619 | -1.500 | -1.700 | -2.000 | -2.750 | -3.750 | -4.750 | -5.750 | NA | NA |

| Additional LLPA's Adjustments | | | | | | | | | |
|--|----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| OTHER LLPA's - See Guidelines for Additional Information including for allowable LTV | | | | | | | | | |
| LTV-----> | <= 50.00 | 50.01-55.00 | 55.01-60.00 | 60.01-65.00 | 65.01-70.00 | 70.01-75.00 | 75.01-80.00 | 80.01-85.00 | 85.01-90.00 |
| Purchase Money | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.375 | 0.375 |
| 10 YR I/O (Available on ARM & FRM) | -0.500 | -0.500 | -0.500 | -0.500 | -0.600 | -0.600 | -0.700 | -0.700 | -0.900 |
| Cashout and FICO <680 | -0.400 | -0.400 | -0.400 | -0.600 | -0.600 | -0.800 | NA | NA | NA |
| Cashout and FICO >=680 and < 740 | -0.300 | -0.300 | -0.300 | -0.500 | -0.500 | -0.700 | -0.900 | -1.400 | NA |
| Cashout and FICO >=740 | -0.200 | -0.200 | -0.200 | -0.400 | -0.400 | -0.400 | -0.600 | -1.100 | NA |
| Condo | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.200 | -0.300 |
| Co-op (N/A on SL1) | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 2 Unit | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.200 | -0.200 | NA |
| 3 Unit | -0.250 | -0.250 | -0.250 | -0.350 | -0.350 | -0.350 | -0.600 | -0.600 | NA |
| 4 Unit | -0.400 | -0.400 | -0.400 | -0.700 | -0.700 | -0.700 | -1.000 | -1.000 | NA |
| 2nd Home | 0.000 | 0.000 | 0.000 | -0.200 | -0.200 | -0.400 | -0.600 | -0.800 | NA |
| Investment and FICO <680 | -0.500 | -0.500 | -0.900 | -1.200 | -1.200 | -1.500 | -2.000 | -2.500 | NA |
| Investment and FICO >=680 | -0.400 | -0.400 | -0.600 | -0.800 | -0.800 | -1.000 | -1.500 | -2.000 | NA |
| DTI <= 25% and FICO <680 | 0.300 | 0.300 | 0.300 | 0.400 | 0.400 | 0.500 | 0.500 | 0.700 | NA |
| DTI <= 25% and FICO >=680 | 0.200 | 0.200 | 0.200 | 0.200 | 0.200 | 0.300 | 0.300 | 0.400 | 0.400 |
| DTI > 43% and FICO <680 (SL1 Only) | -0.200 | -0.200 | -0.500 | -0.500 | -0.800 | -1.100 | -1.500 | -2.000 | NA |
| DTI > 43% and FICO >=680 | 0.000 | 0.000 | 0.000 | 0.000 | -0.200 | -0.400 | -0.600 | -1.000 | -1.500 |
| >\$1.5MM and <= \$2.5MM | 0.000 | 0.000 | 0.000 | -0.200 | -0.200 | -0.200 | -0.400 | -0.400 | -0.600 |
| >\$2.5MM and <= \$3.0MM | 0.000 | 0.000 | 0.000 | -0.300 | -0.300 | -0.300 | -0.600 | -0.600 | -0.800 |
| Reserves < 9 Months (A+ Only) | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | -0.375 | -0.500 | -0.750 | -1.000 |
| Reserves >=9 & <15 Months (A+ Only) | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | -0.375 | -0.500 | -0.750 |
| No Escrow | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 |
| Subordinate Financing - LLPA Applied to Galton 1st Lien | | | | | | | | | |
| CLTV-----> | <= 50.00 | 50.01-55.00 | <= 60.00 | 60.01-65.00 | 65.01-70.00 | 70.01-75.00 | 75.01-80.00 | 80.01-85.00 | 85.01-90.00 |
| Subordinate Financing by CLTV | 0.000 | 0.000 | 0.000 | 0.000 | -0.500 | -1.000 | -1.500 | -2.000 | -2.500 |