



Effective: 11/7/19 8:37 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



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
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Phone: 877-945-4105 ext 4

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WestLend Fixed High Balance table with columns for 1033-99, 1053-99, 1233-99, and 1333-99, and rows for 15 Day, 30 Day, 45 Day, and 60 Day rates.

1433-99 Conventional 10 Yr Fixed HB table with columns for Rate, 15 Day, 30 Day, 45 Day, and 60 Day.

LPMI Product Codes table mapping terms like 1012-99 to 30 Year Fixed LPMI High Balance.

Extension and Re-lock Fees table with columns for term (5 Day to 15 Day) and fee amounts.

Price Adjustments section including Risk Based Adjustments (Terms > 15 years only) and Conventional Adjusters.

Loans with Secondary Financing table showing LTV Range, CLTV Range, Fico <720, and Fico >=720.

Cash Out (All Terms) table with columns for LTV range and corresponding adjustments.

LPMI Adjustments - All LPMI Products table showing LTV, Coverage, and various rate adjustments for different terms.

Wholesale Fee Buyout Option Price Adjustor table with columns for purchase price ranges and associated fees.



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WesLend Government																																				
8000-99 8100-99 FHA/VA 25/30 Yr Fixed					8300-99 FHA/VA 15 Yr Fixed					FHA LOAN LEVEL ADJUSTMENTS																										
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																											
3.250	102.875	102.810	101.845	101.724	3.375	101.892	101.831	101.739	101.437	<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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2 unit	-0.750																																			
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VA	-0.250																																			
3.375	103.267	103.203	102.254	102.177	3.500	102.282	102.219	102.131	101.783																											
3.500	103.724	103.659	102.681	102.598	3.625	102.659	102.593	102.508	102.117																											
3.625	103.990	103.925	103.166	102.977	3.750	102.995	102.910	102.866	102.781																											
3.750	104.145	104.097	103.604	103.312	3.875	103.332	103.242	103.204	103.114																											
3.875	104.215	104.166	103.185	103.013	4.000	103.656	103.560	103.528	103.432																											
4.000	104.593	104.545	103.626	103.360	4.125	103.965	103.864	103.837	103.737																											
4.125	104.873	104.824	104.045	103.678	4.250	104.261	104.154	104.133	104.027																											
4.250	104.902	104.878	104.443	103.966	4.375	104.239	104.128	104.076	103.965																											
4.375	104.909	104.885	103.526	103.179	4.500	104.532	104.415	104.369	104.253																											
4.500	104.992	104.968	103.926	103.474	4.625	104.458	104.430	104.406																												
4.625	105.159	105.134	104.307	103.747	4.750	102.373	102.345	102.321																												
4.750	105.414	105.211	104.670	104.004	4.875	102.743	102.714	102.690																												
4.875	105.705	104.520	104.534	103.859	5.000	103.109	103.081	103.057																												
5.000	105.958	104.342	104.302	104.116	5.125	103.475	103.447	103.423																												
5.125	106.193	104.748	104.724		5.250																															
5.250	106.413	104.570	104.546		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	102.067	101.892	101.745	101.674	<table border="1"> <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							
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3-4 unit	-1.000																																			
3.375	102.507	102.332	102.204	102.127																																
3.500	102.895	102.720	102.629	102.548																																
3.625	103.269	103.094	103.014	102.927																																
3.750	103.473	103.380	103.355	103.262																																
3.875	103.335	103.160	103.060	102.963																																
4.000	103.594	103.465	103.413	103.310																																
4.125	103.892	103.782	103.736	103.628																																
4.250	104.184	104.069	104.029	103.916																																
4.375	103.441	103.334	103.310	103.129																																
4.500	103.873	103.845	103.821	103.424																																
4.625	104.194	104.166	104.142	103.697																																
4.750	104.280	104.145	104.088	103.954																																
4.875	104.176	104.035	104.008	103.809																																
5.000	104.438	104.292	104.252	104.066																																
5.125	104.726	104.698	104.674																																	
5.250	104.548	104.520	104.496																																	
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																										
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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	101.067	100.115	100.068	99.996	3.375	100.525	100.467	100.374		<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
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VA	-0.250																																			
3.375	101.460	100.481	100.439	100.363	3.500	100.780	100.722	100.629																												
3.500	101.886	100.900	100.793	100.690	3.625	101.018	100.960	100.867																												
3.625	101.982	101.385	101.278	100.978	3.750	101.632	101.566	101.468																												
3.750	102.139	101.823	101.717	101.227	3.875	101.872	101.806	101.708																												
3.875	102.209	101.362	101.298	100.884	4.000	102.095	102.030	101.932																												
4.000	102.517	101.803	101.739	101.148	4.125	102.304	102.239	102.140																												
4.125	102.626	102.222	102.158	101.391	4.250	102.499	102.433	102.335																												
4.250	102.834	102.620	102.556	101.615	4.375	101.530	101.472	101.379																												
4.375	102.734	101.799	101.763	101.372	4.500	101.726	101.668	101.575																												
4.500	102.747	102.199	102.164	101.618	4.625	101.908	101.851	101.758																												
4.625	102.804	102.580	102.545	101.857	4.750	102.079	102.021	101.928																												
4.750	103.129	102.943	102.907	102.089	4.875																															
4.875	102.894	102.758	102.771	101.861	5.000																															
5.000	103.258	103.122	103.136	102.081	5.125																															
5.125	102.670	102.642	102.436	102.286	5.250																															
5.250	102.864	102.708	102.637	102.482	5.375																															
5.375					5.500																															
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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
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TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
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Lock cut-off for Arm Programs is 3:30 PM PST

WesLend Government ARM

8700-99 Margin 2.000 FHA 5/1 ARM Caps 1/1/5 Index: 1 year CMT					6700-99 Margin 2.000 VA 5/1 ARM 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	96.471	96.413	96.379	96.351	2.750	96.471	96.413	96.379	96.351	<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																												
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2 unit	-0.750																											
3-4 unit	-1.000																											
VA	-0.250																											
2.875	96.743	96.688	96.651	96.627	2.875	96.743	96.688	96.651	96.627																			
3.000	99.560	99.447	99.335	96.902	3.000	99.560	99.447	99.335	96.902																			
3.125	99.958	99.845	99.733	97.122	3.125	99.958	99.845	99.733	97.122																			
3.250	100.357	100.244	100.132	97.745	3.250	100.357	100.244	100.132	97.745																			
3.375	100.436	100.323	100.211	97.999	3.375	100.436	100.323	100.211	97.999																			
3.500	100.835	100.722	100.610	98.177	3.500	100.835	100.722	100.610	98.177																			
3.625	101.235	101.122	101.010	98.267	3.625	101.235	101.122	101.010	98.267																			
3.750	101.636	101.523	101.411	98.378	3.750	101.636	101.523	101.411	98.378																			
3.875	101.680	101.567	101.455	98.620	3.875	101.680	101.567	101.455	98.620																			
4.000	102.080	101.967	101.855	98.781	4.000	102.080	101.967	101.855	98.781																			
4.125	102.481	102.368	102.256	98.863	4.125	102.481	102.368	102.256	98.863																			
4.250	102.883	102.770	102.658	98.955	4.250	102.883	102.770	102.658	98.955																			
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																	
1700-77		5/1 LIBOR ARM				1800-77		7/1 LIBOR ARM				1900-77		10/1 LIBOR ARM			
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	98.463	98.409	98.382	98.376	2.750	98.490	98.432	98.401	98.391	2.750	98.489	98.429	98.398	98.387			
2.875	98.797	98.746	98.713	98.703	2.875	98.909	98.853	98.817	98.803	2.875	98.937	98.881	98.845	98.831			
3.000	99.130	99.080	99.042	99.029	3.000	99.324	99.271	99.229	99.212	3.000	99.381	99.328	99.287	99.270			
3.125	99.463	99.415	99.372	99.355	3.125	99.738	99.688	99.642	99.621	3.125	99.825	99.775	99.729	99.709			
3.250	99.773	99.726	99.677	99.657	3.250	100.115	100.068	100.016	99.992	3.250	100.194	100.147	100.095	100.072			
3.375	100.080	100.033	99.980	99.956	3.375	100.488	100.443	100.386	100.358	3.375	100.552	100.507	100.450	100.424			
3.500	100.386	100.341	100.282	100.255	3.500	100.861	100.818	100.756	100.725	3.500	100.910	100.867	100.804	100.774			
3.625	100.697	100.653	100.589	100.558	3.625	101.239	101.198	101.131	101.096	3.625	101.271	101.230	101.162	101.128			
3.750	100.914	100.870	100.801	100.765	3.750	101.508	101.468	101.395	101.356	3.750	101.561	101.521	101.448	101.411			
3.875	101.118	101.072	100.998	100.958	3.875	101.760	101.720	101.642	101.599	3.875	101.839	101.799	101.721	101.680			
4.000	101.320	101.274	101.194	101.150	4.000	102.013	101.973	101.890	101.842	4.000	102.116	102.077	101.994	101.948			
4.125	101.521	101.475	101.390	101.342	4.125	102.264	102.224	102.136	102.084	4.125	102.391	102.352	102.264	102.215			
4.250	101.477	101.382	101.286		4.250	101.556	101.460	101.365		4.250	101.590	101.494	101.399				
4.375	101.673	101.577	101.482		4.375	101.751	101.655	101.560		4.375	101.777	101.682	101.586				
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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Lock cut-off for Arm Programs is 3:30 PM PST

WesLend ARM High Balance

1733-77 5/1 LIBOR ARM High Balance Margin 2.25 Caps 2/2/5					1833-77 7/1 LIBOR ARM High Balance Margin 2.25 Caps 5/2/5					1933-77 10/1 LIBOR ARM High Balance 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	98.645	98.592	98.565	98.558	2.750	98.555	98.496	98.465	98.455	2.750	98.623	98.563	98.532	98.522
2.875	98.976	98.924	98.891	98.882	2.875	98.970	98.914	98.878	98.865	2.875	99.068	99.011	98.975	98.962
3.000	99.303	99.253	99.215	99.202	3.000	99.382	99.329	99.288	99.271	3.000	99.509	99.456	99.414	99.398
3.125	99.633	99.585	99.542	99.525	3.125	99.794	99.744	99.698	99.677	3.125	99.948	99.899	99.852	99.833
3.250	99.941	99.894	99.845	99.825	3.250	100.170	100.123	100.071	100.047	3.250	100.313	100.266	100.214	100.191
3.375	100.247	100.201	100.147	100.123	3.375	100.542	100.497	100.440	100.412	3.375	100.666	100.620	100.563	100.537
3.500	100.556	100.510	100.452	100.424	3.500	100.914	100.871	100.809	100.777	3.500	101.017	100.974	100.912	100.881
3.625	100.869	100.824	100.761	100.729	3.625	101.289	101.249	101.181	101.146	3.625	101.372	101.331	101.264	101.230
3.750	101.088	101.043	100.974	100.939	3.750	101.557	101.517	101.444	101.405	3.750	101.658	101.618	101.545	101.507
3.875	101.294	101.249	101.175	101.135	3.875	101.810	101.770	101.692	101.648	3.875	101.933	101.893	101.815	101.774
4.000	101.498	101.451	101.372	101.328	4.000	102.064	102.024	101.941	101.893	4.000	102.208	102.169	102.086	102.041
4.125	101.701	101.654	101.569	101.521	4.125	102.318	102.278	102.190	102.138	4.125	102.483	102.445	102.356	102.307
4.250	101.912	101.865	101.775	101.722	4.250	102.529	102.489	102.395	102.339	4.250	102.727	102.688	102.595	102.541
4.375	102.125	102.077	101.982	101.925	4.375	102.735	102.694	102.595	102.535	4.375	102.968	102.929	102.831	102.773
4.500	102.338	102.289	102.188	102.127	4.500	102.942	102.901	102.797	102.732	4.500	103.211	103.173	103.069	103.007
4.625	102.548	102.498	102.393	102.327	4.625	103.148	103.105	102.996	102.927	4.625	103.454	103.415	103.306	103.240
4.750	102.714	102.663	102.552	102.483	4.750	103.359	103.316	103.201	103.128	4.750	103.500	103.500	103.484	103.414
4.875	102.875	102.822	102.706	102.632	4.875	103.500	103.500	103.408	103.331	4.875	103.500	103.500	103.500	103.500

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters

Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000
HighBal ARM LTV/CLTV ≤ 75%	-0.750
HighBal ARM LTV/CLTV > 75%	-1.500
Second home LTV > 85%	-0.250

Loans with Secondary Financing

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

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
≥740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products

>20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
≤20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms	Credit Scores							
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630
Manufactured Home	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300

Wholesale Fee Buyout Option Price Adjustor

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

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FHLMC-FNMA SPECIFIC PRODUCTS

1021-00 Home Ready 30 Yr Fixed					1022-00 Home Possible 30 Yr Fixed				
1024-00	15 Day	30 Day	45 Day	60 Day	1028-00	15 Day	30 Day	45 Day	60 Day
3.625	100.578	100.514	100.356		3.625	101.079	101.041	101.028	100.914
3.750	101.419	101.338	101.201		3.750	101.895	101.863	101.832	101.744
3.875	101.848	101.762	101.633		3.875	102.304	102.273	102.242	102.155
4.000	102.333	102.248	102.119		4.000	102.689	102.662	102.631	102.546
4.125	102.651	102.565	102.436		4.125	102.739	102.710	102.679	102.605
4.250	102.835	102.735	102.600		4.250	103.115	103.106	103.057	102.971
4.375	103.145	103.065	102.951		4.375	103.392	103.385	103.336	103.254
4.500	103.528	103.471	103.357		4.500	103.595	103.589	103.540	103.463
4.625	103.711	103.654	103.540		4.625	103.632	103.627	103.578	103.502
4.750	103.823	103.773	103.715		4.750	103.892	103.938	103.870	103.800
4.875	104.173	104.144	104.045		4.875	104.215	104.264	104.197	104.132
5.000	104.532	104.503	104.404		5.000	104.457	104.510	104.442	104.382
5.125	104.772	104.744	104.645		5.125	104.807	104.860	104.792	104.735
5.250					5.250	105.087	105.236	105.150	105.097
5.375					5.375	105.214	105.347	105.243	105.206
5.500					5.500	105.496	105.634	105.530	105.497
5.625					5.625	106.133	106.272	106.168	106.143
5.750					5.750	106.486	106.626	106.523	106.501
5.875					5.875	106.755	106.897	106.793	106.773
6.000					6.000	106.937	107.078	106.974	106.956

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	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

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Effective: 11/7/19 8:37 AM

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		98.561			4.000		99.072			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		99.021			4.125		99.406				
4.250		99.410			4.250		99.722				
4.375		99.799			4.375		100.038				
4.500		100.122			4.500		100.353				
4.625		100.434			4.625		100.652				
4.750		100.747			4.750		100.951				
4.875		101.059			4.875		101.249				
5.000		101.372			5.000		101.551				
5.125		101.684			5.125		101.881				
5.250		101.997			5.250		102.210				
5.375		102.309			5.375		102.540				
5.500		102.622			5.500		102.868				
5.625		102.934			5.625		103.196				
5.750		103.247			5.750		103.523				
5.875		103.559			5.875		103.851				
6.000		103.872			6.000		104.179				
6.125		104.184			6.125		104.507				
6.250					6.250		104.834				
6.375					6.375		105.162				

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

12 MNTH LIBOR
 1.96688

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	0.000	-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	