



Effective: 1/13/20 8:52 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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WesLend Conforming DU and LP

1000-99 1001-99		1100-99 1101-99				1200-99 1201-99					1300-99 1301-99				
		Conventional 25/30 Yr Fixed				Conventional 20 Yr Fixed					Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	100.386	100.346	100.271	99.644	3.250	100.931	100.858	100.821	100.750	2.750	99.675	99.612	99.552	99.477	
3.375	100.936	100.896	100.822	100.232	3.375	101.501	101.423	101.392	101.315	2.875	100.329	100.273	100.190	100.098	
3.500	101.384	101.344	101.270	100.741	3.500	101.932	101.848	101.823	101.741	3.000	101.015	100.960	100.877	100.704	
3.625	102.101	102.061	101.986	101.389	3.625	102.400	102.311	102.292	102.204	3.125	101.439	101.374	101.317	101.224	
3.750	102.719	102.670	102.581	101.871	3.750	102.784	102.690	102.680	102.587	3.250	101.826	101.753	101.681	101.616	
3.875	103.119	103.070	102.981	102.383	3.875	103.280	103.128	103.124	103.026	3.375	102.134	102.077	102.053	101.983	
4.000	103.597	103.548	103.459	102.836	4.000	103.689	103.584	103.586	103.483	3.500	102.653	102.602	102.517	102.288	
4.125	103.955	103.907	103.818	103.227	4.125	104.055	103.946	103.953	103.844	3.625	103.055	102.880	102.812	102.609	
4.250	104.179	104.138	104.056	103.138	4.250	104.522	104.407	104.454	104.341	3.750	103.387	103.275	103.192	103.000	
4.375	104.455	104.415	104.333	103.585	4.375	104.956	104.836	104.889	104.770	3.875	103.703	103.609	103.549	103.399	
4.500	104.844	104.804	104.722	103.960	4.500	105.321	105.196	105.255	105.131	4.000	104.054	103.950	103.892	103.780	
4.625	105.048	105.024	104.957	104.198	4.625	105.676	105.545	105.610	105.480	4.125	104.454	104.354	104.306	103.865	
4.750	105.273	105.249	105.182	104.225	4.750	105.728	105.592	105.666	105.532	4.250	104.801	104.747	104.700	104.247	
4.875	105.553	105.529	105.462	104.605	4.875	106.118	105.977	106.057	105.917	4.375	105.012	104.958	104.912	104.554	
5.000	105.745	105.721	105.654	104.940	5.000	106.150	106.150	106.150	106.150	4.500	105.141	105.052	104.954	104.745	
5.125	105.885	105.861	105.812	105.133	5.125	105.739	105.666	105.561		4.625	104.413	104.324	104.336	104.214	
5.250	106.273	106.256	106.227	105.371	5.250	105.134	105.060	104.955		4.750	104.755	104.666	104.653	104.525	
5.375	105.880	105.937	105.875	105.711	5.375	105.375	105.302	105.196		4.875	105.034	104.944	104.849	104.716	
5.500	106.113	106.150	106.113	105.945	5.500	105.708	105.658	105.559		5.000	105.358	105.284	105.157	104.834	
5.625	106.150	106.150	106.150	106.150	5.625					5.125	103.055	102.909	102.812	102.669	

1400-99 1401-99		Conventional 10 Yr Fixed													
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	101.926	101.860	101.858	101.794											
3.375	102.260	102.189	102.193	102.124											
3.500	102.672	102.596	102.577	102.502											
3.625	103.090	103.008	102.994	102.915											
3.750	103.457	103.370	103.362	103.277											
3.875	103.828	103.736	103.733	103.643											
4.000	104.172	104.075	104.077	103.983											
4.125	104.357	104.182	104.078	103.978											
4.250	104.485	104.378	104.425	104.320											
4.375	104.752	104.640	104.693	104.582											
4.500	104.945	104.828	104.886	104.771											
4.625	104.604	104.481	104.548	104.427											
4.750	104.908	104.780	104.852	104.726											
4.875	105.095	104.962	105.040	104.909											
5.000	105.233	105.095	105.178	105.042											
5.125	102.950	102.806	102.710	102.569											
5.250	103.240	103.090	103.001	102.854											
5.375	103.405	103.251	103.167	103.015											
5.500	103.530	103.371	103.292	103.134											
5.625	102.957	102.792	102.722	102.559											

LPMI Product Codes			
1011-99	DU 30 Yr Fixed LPMI	1020-99	LP 30 Yr Fixed LPMI
1111-99	DU 25 Yr Fixed LPMI	1120-99	LP 25 Yr Fixed LPMI
1211-99	DU 20 Yr Fixed LPMI	1220-99	LP 20 Yr Fixed LPMI
1311-99	DU 15 Yr Fixed LPMI	1320-99	LP 15 Yr Fixed LPMI

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)								
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters	
Investment Property LTV <=75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
Manufactured	-0.750
Second home LTV > 85%	-0.250

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

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

LPMI Adjustments - All LPMI Products									
> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95%-90.01%	30%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.140	-5.700
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-1.510	-2.260	-2.930	-3.430	-4.330	-5.800	-6.320	-6.960
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
Premium Adjustments									
Rate & Term Refinance		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refinance		-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A
Second Home		-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.270	-1.350
Investment Property (Max 85% LTV)		-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630
3 - 4 - Unit Property		-1.020	-1.190	-1.330	-1.500	N/A	N/A	N/A	N/A
Manufactured		-0.540	-0.600	-0.700	-0.850	-1.050	-1.500	-1.650	-1.800
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

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

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WesLend Government										
8000-99 8100-99					8300-99					FHA / VA 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	
2.750	100.518	100.487	98.885		2.750	100.950	100.903	100.876	100.832	
2.875	100.975	100.943	99.564		2.875	101.332	101.280	101.259	101.209	
3.000	101.811	101.779	100.220		3.000	101.705	101.647	101.632	101.577	
3.125	102.182	102.151	100.847		3.125	102.067	102.004	101.994	101.934	
3.250	102.943	102.896	102.229	102.154	3.250	102.513	102.445	102.412	102.347	
3.375	103.515	103.468	102.677	102.596	3.375	102.872	102.799	102.772	102.701	
3.500	103.851	103.805	103.093	103.008	3.500	103.221	103.143	103.121	103.046	
3.625	104.068	104.021	103.471	103.380	3.625	103.559	103.475	103.459	103.378	
3.750	104.212	104.197	103.803	103.707	3.750	103.884	103.795	103.784	103.699	
3.875	104.222	104.206	103.182	103.081	3.875	104.156	104.062	104.091	104.000	
4.000	104.430	104.415	103.519	103.413	4.000	104.478	104.379	104.414	104.318	
4.125	104.760	104.744	104.003	103.715	4.125	104.787	104.682	104.722	104.621	
4.250	104.932	104.908	104.105	103.988	4.250	105.081	104.972	105.017	104.911	
4.375	104.938	104.915	103.850	103.642	4.375	104.884	104.770	104.824	104.712	
4.500	105.252	105.228	104.359	103.925	4.500	105.176	105.056	105.116	104.999	
4.625	105.438	105.415	104.874	104.189	4.625	105.000	104.971	104.947		
4.750	106.185	106.154	104.608	104.470	4.750	102.695	102.666	102.642		
4.875	105.309	104.935	104.911	104.742	4.875	103.066	103.036	103.012		
5.000	105.556	105.155	105.138	104.990	5.000	103.435	103.405	103.381		
5.125	105.785	105.567	105.543		5.125	103.802	103.772	103.748		
7000-99					USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS
Rate	15 Day	30 Day	45 Day	60 Day						
3.250	102.388	102.311	102.229	102.154						
3.375	102.836	102.753	102.677	102.596						
3.500	103.252	103.164	103.093	103.008						
3.625	103.629	103.536	103.471	103.380						
3.750	103.961	103.863	103.803	103.707						
3.875	103.249	103.146	103.182	103.081						
4.000	103.586	103.522	103.519	103.413						
4.125	104.055	104.027	104.003	103.715						
4.250	104.171	104.052	104.105	103.988						
4.375	103.902	103.874	103.850	103.642						
4.500	104.412	104.384	104.359	103.925						
4.625	104.927	104.899	104.874	104.189						
4.750	104.678	104.538	104.608	104.470						
4.875	104.963	104.935	104.911	104.742						
5.000	105.207	105.155	105.138	104.990						
5.125	105.595	105.567	105.543							
5.250	103.988	103.960	103.936							

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
Manufactured	-1.250

*FHA ONLY

FICO Adjustments	
620 - 639	-1.500
640- 659	-0.625
660- 679	-0.250
680 - 699	0.000
> 700	0.000
Government Adjusters	
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000

Streamline/IRRRL Product Codes			
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL

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

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



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

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WesLend Government										
8033-99 6033-99 FHA/VA 30 Yr Fixed High Balance					Rate					FHA / VA HB LOAN LEVEL ADJUSTMENTS
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.750	99.056	97.769	95.578							
2.875	99.512	98.362	96.171							
3.000	100.598	98.926	96.736							
3.125	100.969	99.456	97.267							
3.250	101.735	101.045	100.962	100.887						
3.375	102.307	101.406	101.329	101.249						
3.500	102.514	101.731	101.659	101.574						
3.625	102.694	102.018	101.952	101.861						
3.750	103.107	102.267	102.207	102.111						
3.875	103.117	101.824	101.861	101.760						
4.000	103.285	102.083	102.124	102.018						
4.125	103.345	102.318	102.365	102.254						
4.250	103.274	102.537	102.590	102.473						
4.375	103.301	102.147	102.203	102.081						
4.500	103.544	102.386	102.447	102.320						
4.625	103.621	102.668	102.684	102.551						
4.750	102.982	102.842	102.915	102.777						
4.875	102.702	102.674	102.375	102.233						
5.000	103.120	103.092	102.595	102.447						
5.125	103.530	103.502	102.800	102.647						

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

*FHA ONLY

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

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

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



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

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Effective: 1/13/20 8:52 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	97.140	97.100	97.043	97.003	2.750	97.140	97.100	97.043	97.003	<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	97.419	97.373	97.322	97.277	2.875	97.419	97.373	97.322	97.277																			
3.000	97.671	97.620	97.575	97.524	3.000	97.671	97.620	97.575	97.524																			
3.125	97.859	97.803	97.763	97.708	3.125	97.859	97.803	97.763	97.708																			
3.250	98.392	98.331	98.277	98.216	3.250	98.392	98.331	98.277	98.216																			
3.375	98.650	98.583	98.534	98.468	3.375	98.650	98.583	98.534	98.468																			
3.500	98.827	98.755	98.712	98.641	3.500	98.827	98.755	98.712	98.641																			
3.625	98.890	98.813	98.775	98.699	3.625	98.890	98.813	98.775	98.699																			
3.750	99.074	98.991	98.935	98.854	3.750	99.074	98.991	98.935	98.854																			
3.875	99.319	99.231	99.181	99.094	3.875	99.319	99.231	99.181	99.094																			
4.000	99.449	99.356	99.311	99.219	4.000	99.449	99.356	99.311	99.219																			
4.125	99.452	99.354	99.315	99.218	4.125	99.452	99.354	99.315	99.218																			
4.250	99.449	99.346	99.312	99.210	4.250	99.449	99.346	99.312	99.210																			
4.375					4.375																							
4.500					4.500																							
4.625					4.625																							
4.750					4.750																							
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

[Return to Home Tab](#)



Effective: 1/13/20 8:52 AM

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

WesLend ARM

1700-77 Margin 2.25					5/1 LIBOR ARM Caps 2/2/5					1800-77 Margin 2.25					7/1 LIBOR ARM Caps 5/2/5					1900-77 Margin 2.25					10/1 LIBOR ARM Caps 5/2/5				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.500					2.500					2.500					2.500					2.500					2.500				
2.625					2.625					2.625					2.625					2.625					2.625				
2.750	99.079	99.038	98.994	98.954	2.750	99.340	99.295	99.249	99.206	2.750	98.920	98.874	98.819	98.776	2.750	98.920	98.874	98.819	98.776	2.750	98.920	98.874	98.819	98.776	2.750	98.920	98.874	98.819	98.776
2.875	99.419	99.373	99.331	99.286	2.875	99.731	99.681	99.637	99.589	2.875	99.400	99.350	99.298	99.250	2.875	99.400	99.350	99.298	99.250	2.875	99.400	99.350	99.298	99.250	2.875	99.400	99.350	99.298	99.250
3.000	99.757	99.706	99.665	99.615	3.000	100.117	100.062	100.020	99.967	3.000	99.876	99.820	99.773	99.720	3.000	99.876	99.820	99.773	99.720	3.000	99.876	99.820	99.773	99.720	3.000	99.876	99.820	99.773	99.720
3.125	100.097	100.040	100.001	99.946	3.125	100.505	100.444	100.405	100.347	3.125	100.351	100.290	100.247	100.189	3.125	100.351	100.290	100.247	100.189	3.125	100.351	100.290	100.247	100.189	3.125	100.351	100.290	100.247	100.189
3.250	100.390	100.329	100.290	100.229	3.250	100.887	100.821	100.784	100.721	3.250	100.745	100.678	100.638	100.574	3.250	100.745	100.678	100.638	100.574	3.250	100.745	100.678	100.638	100.574	3.250	100.745	100.678	100.638	100.574
3.375	100.678	100.611	100.573	100.507	3.375	101.268	101.197	101.163	101.094	3.375	101.126	101.054	101.016	100.947	3.375	101.126	101.054	101.016	100.947	3.375	101.126	101.054	101.016	100.947	3.375	101.126	101.054	101.016	100.947
3.500	100.965	100.893	100.856	100.785	3.500	101.651	101.574	101.542	101.468	3.500	101.506	101.429	101.393	101.319	3.500	101.506	101.429	101.393	101.319	3.500	101.506	101.429	101.393	101.319	3.500	101.506	101.429	101.393	101.319
3.625	101.258	101.181	101.144	101.067	3.625	102.038	101.957	101.927	101.848	3.625	101.891	101.809	101.775	101.696	3.625	101.891	101.809	101.775	101.696	3.625	101.891	101.809	101.775	101.696	3.625	101.891	101.809	101.775	101.696
3.750	101.495	101.413	101.376	101.294	3.750	102.304	102.217	102.188	102.104	3.750	102.206	102.119	102.087	102.002	3.750	102.206	102.119	102.087	102.002	3.750	102.206	102.119	102.087	102.002	3.750	102.206	102.119	102.087	102.002
3.875	101.724	101.637	101.599	101.512	3.875	102.552	102.460	102.430	102.341	3.875	102.509	102.416	102.385	102.295	3.875	102.509	102.416	102.385	102.295	3.875	102.509	102.416	102.385	102.295	3.875	102.509	102.416	102.385	102.295
4.000	101.952	101.859	101.821	101.729	4.000	102.800	102.703	102.673	102.579	4.000	102.811	102.713	102.683	102.588	4.000	102.811	102.713	102.683	102.588	4.000	102.811	102.713	102.683	102.588	4.000	102.811	102.713	102.683	102.588
4.125	102.179	102.081	102.042	101.945	4.125	103.048	102.945	102.915	102.816	4.125	103.111	103.009	102.979	102.879	4.125	103.111	103.009	102.979	102.879	4.125	103.111	103.009	102.979	102.879	4.125	103.111	103.009	102.979	102.879
4.250					4.250					4.250					4.250					4.250					4.250				
4.375					4.375					4.375					4.375					4.375					4.375				
4.500					4.500					4.500					4.500					4.500					4.500				
4.625					4.625					4.625					4.625					4.625					4.625				
4.750					4.750					4.750					4.750					4.750					4.750				
4.875					4.875					4.875					4.875					4.875					4.875				

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
Manufactured	-0.750
Second home LTV > 85%	-0.250

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

Wholesale Fee Buyout Option Price Adjustor

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



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

[Return to Home Tab](#)



Effective: 1/13/20 8:52 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					Margin 2.25					Margin 2.25				
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	99.017	98.977	98.933	98.893	2.750	99.150	99.104	99.058	99.015	2.750	98.782	98.736	98.681	98.639
2.875	99.354	99.308	99.266	99.220	2.875	99.538	99.488	99.444	99.396	2.875	99.260	99.210	99.159	99.111
3.000	99.688	99.636	99.595	99.545	3.000	99.923	99.867	99.826	99.773	3.000	99.734	99.678	99.631	99.578
3.125	100.025	99.968	99.929	99.874	3.125	100.309	100.249	100.210	100.151	3.125	100.208	100.147	100.103	100.045
3.250	100.317	100.255	100.217	100.156	3.250	100.691	100.625	100.589	100.525	3.250	100.598	100.532	100.491	100.428
3.375	100.604	100.537	100.499	100.433	3.375	101.073	101.002	100.967	100.899	3.375	100.976	100.905	100.867	100.798
3.500	100.894	100.822	100.785	100.713	3.500	101.455	101.379	101.347	101.273	3.500	101.354	101.277	101.241	101.167
3.625	101.189	101.111	101.075	100.998	3.625	101.842	101.761	101.731	101.652	3.625	101.737	101.655	101.621	101.542
3.750	101.428	101.346	101.309	101.227	3.750	102.108	102.022	101.992	101.908	3.750	102.050	101.963	101.930	101.846
3.875	101.660	101.572	101.535	101.448	3.875	102.357	102.266	102.236	102.146	3.875	102.353	102.261	102.229	102.139
4.000	101.889	101.797	101.759	101.667	4.000	102.608	102.511	102.482	102.387	4.000	102.657	102.559	102.528	102.434
4.125	102.118	102.020	101.982	101.884	4.125	102.859	102.756	102.726	102.626	4.125	102.959	102.857	102.827	102.727
4.250	102.334	102.231	102.191	102.089	4.250	103.054	102.947	102.916	102.811	4.250	103.193	103.085	103.055	102.950
4.375	102.548	102.440	102.400	102.292	4.375	103.244	103.131	103.099	102.989	4.375	103.420	103.307	103.276	103.166
4.500	102.762	102.648	102.607	102.495	4.500	103.434	103.316	103.283	103.167	4.500	103.500	103.500	103.500	103.384
4.625	102.973	102.854	102.813	102.695	4.625	103.500	103.499	103.464	103.344	4.625				
4.750	103.057	102.933	102.888	102.765	4.750	103.500	103.500	103.500	103.408	4.750				
4.875	103.123	102.994	102.946	102.818	4.875					4.875				

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

Wholesale Fee Buyout Option Price Adjustor

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

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Effective: 1/13/20 8:52 AM

WesLend Jumbo Advantage

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		99.485			4.000		99.971				
4.125		99.934			4.125		100.281				
4.250		100.264			4.250		100.580				
4.375		100.594			4.375		100.879				
4.500		100.924			4.500		101.178				
4.625		101.254			4.625		101.474				
4.750		101.583			4.750		101.770				
4.875		101.912			4.875		102.092				
5.000		102.225			5.000		102.419				
5.125		102.537			5.125		102.747				
5.250		102.850			5.250		103.074				
5.375		103.162			5.375		103.400				
5.500		103.475			5.500		103.725				
5.625		103.787			5.625		104.051				
5.750		104.100			5.750		104.376				
5.875		104.412			5.875		104.702				
6.000		104.725			6.000		105.027				
6.125		105.037			6.125		105.353				
6.250					6.250		105.678				
6.375					6.375		106.004				

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

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

12 MNTH LIBOR
 1.96663

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

Price Adjustments

Full Documentation (Expanded A+ & SL1)									
FICO - LTV LLPAs									
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 LLPAs Adjustments									
OTHER LLPAs - 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)	-0.200	-0.200	-0.400	-0.400	-0.600	-0.600	-0.600	-0.600	-0.700
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	-0.600	-0.600	-0.800	-1.200	-1.800	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
<= \$1.0MM	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
>\$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

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Effective: 1/13/20 9:41 AM

1800-39						WesLend Silver Advantage													
Rate	15 day	30 Day	45 Day	60 Day															
4.250		99.046			Lock cut-off for Jumbo programs is 3:30PM PST UW approval and completed appraisal are required to lock State Pricing Adjustment: AK, AL, AR, CO, GA, IA, IN, KS, KY, MO, MS, NC, NE, NH, SC, TN, TX, UT, WA 0.250 12 MNTH LIBOR 1.9666 <table border="1"> <thead> <tr> <th>Loan Term Options</th> <th colspan="2">Price Caps</th> </tr> </thead> <tbody> <tr> <td>30 Year</td> <td>NY</td> <td>101.000</td> </tr> <tr> <td>40 Year*</td> <td>Foreign National</td> <td>101.500</td> </tr> <tr> <td>*Note: only allowed with a 10 year I/O</td> <td>Investment Property</td> <td>101.500</td> </tr> </tbody> </table>			Loan Term Options	Price Caps		30 Year	NY	101.000	40 Year*	Foreign National	101.500	*Note: only allowed with a 10 year I/O	Investment Property	101.500
Loan Term Options	Price Caps																		
30 Year	NY	101.000																	
40 Year*	Foreign National	101.500																	
*Note: only allowed with a 10 year I/O	Investment Property	101.500																	
4.375		99.352																	
4.500		99.659																	
4.625		99.966																	
4.750		100.273																	
4.875		100.581																	
4.990		100.889																	
5.125		101.197																	
5.250		101.506																	
5.375		101.815																	
5.500		102.124																	
5.625		102.434																	
5.750		102.744																	
5.875		103.054																	
5.990		103.365																	
6.125		103.676																	
6.250		103.987																	
6.375		104.299																	
6.500		104.610																	
6.625		104.922																	

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

Price Adjustments

Loan Level Price Adjustments		Fico / LTV Price Adjustments						
Documentation		55%	60%	65%	70%	75%	80%	85%
Full Doc	780 +	2.500	2.250	2.250	2.125	2.125	2.000	N/A
	740 - 779	1.750	1.500	1.500	1.250	1.250	1.000	N/A
	720 - 739	1.625	1.375	1.375	1.250	1.250	0.875	N/A
	700 - 719	1.375	1.250	1.250	1.000	0.875	0.500	N/A
	680 - 699	1.375	1.250	1.250	0.875	0.500	-0.250	N/A
	660 - 679	-0.500	-0.500	-0.500	-0.625	N/A	N/A	N/A
	640 - 659	-1.000	-1.000	-1.125	N/A	N/A	N/A	N/A
620 - 639	-1.500	-1.500	N/A	N/A	N/A	N/A	N/A	
Limited Doc *	620 +	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
24 Months Bank Statements	780 +	2.250	2.000	2.000	1.875	1.875	1.750	N/A
	740 - 779	1.500	1.250	1.250	1.000	1.000	0.750	N/A
	720 - 739	0.500	0.375	0.250	0.125	0.125	0.000	N/A
	700 - 719	0.250	0.125	0.125	0.000	-0.250	-0.250	N/A
	680 - 699	0.000	-0.250	-0.250	-0.375	-0.500	-0.625	N/A
	660 - 679	-0.750	-0.750	-0.750	-0.875	N/A	N/A	N/A
	640 - 659	-1.250	-1.250	-1.375	N/A	N/A	N/A	N/A
620 - 639	-1.750	-1.750	N/A	N/A	N/A	N/A	N/A	
12 Mo Bank Stmt**	620 +	0.000	0.000	0.000	0.000	-0.250	N/A	N/A
Asset Depletion	620 +	-0.250	N/A	N/A	N/A	N/A	N/A	N/A

*In addition to Full Doc FICOxLTV LLPA

**In addition to 24 Month Bank Statement FICOxLTV LLPA

Price Adjustments		55%	60%	65%	70%	75%	80%	85%
Product	Interest-Only	-0.250	-0.250	-0.500	-0.500	-0.750	-0.750	N/A
Loan Amount	> 600,000	0.250	0.250	0.250	0.125	0.125	0.125	N/A
	>1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	>1,500,000	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500	N/A
Other	Cash-Out	-0.500	-0.500	-0.500	-0.750	-1.000	N/A	N/A
	Second Home	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	N/A
	Investment	-0.750	-0.750	-0.750	-0.750	N/A	N/A	N/A
	Condo	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	Non-Warrantable	-0.375	-0.375	-0.500	-0.625	-0.750	-0.750	N/A
	2-4 Units	0.000	0.000	0.000	-0.250	N/A	N/A	N/A
	DTI ≥ 50 %	-0.375	-0.375	-0.375	N/A	N/A	N/A	N/A
	BK UnSeasoned **	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A
	FC/SS/DIL UnSeasoned *	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A
	Exception	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
Foreign National - No Fi	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A	

**Note: Unseasoned Foreclosure/Short Sale/BK loan time frame is defined as months 13 to 36 after derogatory event.

***Note: Foreign National loans with no FICO are limited to 60% LTV