



Effective: 3/18/20 11:28 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.

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-765,600k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other State	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



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

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WesLend Fixed High Balance

1033-99 1133-99 1053-99 1153-99 Conventional 25/30 Yr Fixed HB					1233-99 1253-99 Conventional 20 Yr Fixed HB					1333-99 1353-99 Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	95.852	95.619	95.513	95.410	3.000	97.883	97.622	97.463		2.750	99.824	99.433	99.513	
2.875	98.433	97.959	98.038	96.400	3.125	98.794	98.577	98.455		2.875	100.139	99.751	99.831	
3.000	99.204	98.743	98.823	97.371	3.250	99.755	99.579	99.483		3.000	100.436	100.052	100.129	
3.125	99.692	99.240	99.319	98.368	3.375	100.190	100.024	99.933		3.125	100.974	100.739	100.802	
3.250	100.111	99.726	99.787	99.141	3.500	100.665	100.512	100.427		3.250	101.345	101.116	101.180	
3.375	101.291	100.213	100.275	99.659	3.625	101.003	100.870	100.789		3.375	101.700	101.476	101.541	
3.500	101.678	100.770	100.832	99.985	3.750	100.728	100.568	100.420		3.500	102.008	101.788	101.850	
3.625	102.184	101.136	101.198	100.390	3.875	101.167	101.012	100.859		3.625	101.615	101.385	101.427	
3.750	101.880	100.632	100.675	100.321	4.000	101.499	101.350	101.191		3.750	101.976	101.750	101.789	
3.875	102.526	101.043	101.086	100.765	4.125	101.717	101.573	101.409		3.875	102.132	101.912	101.949	
4.000	102.902	101.426	101.469	101.103	4.250	101.160	101.082	100.913		4.000	102.520	102.306	102.340	
4.125	103.216	101.573	101.508	101.326	4.375	101.588	101.516	101.341		4.125	102.270	102.058	102.022	
4.250	102.508	101.497	101.521	100.795	4.500	101.930	101.863	101.684		4.250	102.658	102.394	102.415	
4.375	103.161	101.804	101.828	101.229	4.625	102.076	102.015	101.830		4.375	102.997	102.743	102.760	
4.500	103.540	102.149	102.173	101.576	4.750	99.518	99.358	99.282		4.500	103.130	102.881	102.896	
4.625	103.768	102.235	102.259	101.728	4.875	99.878	99.724	99.652		4.625	103.575	103.543	103.547	
4.750	103.496	102.113	102.118		5.000	99.929	99.780	99.708		4.750	101.933	101.822	101.720	
4.875	104.282	102.466	102.471		5.125	100.115	99.967	99.897		4.875	101.970	101.860	101.757	
5.000	104.563	102.703	102.708		5.250	97.286	97.229	97.205		5.000	102.047	101.936	101.834	
5.125	104.723	99.967	99.897		5.375	97.482	97.454	97.430		5.125				

1433-99 1453-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.500	98.568	98.163	98.244	
2.625	99.058	98.659	98.739	
2.750	99.594	99.284	99.283	
2.875	99.909	99.575	99.601	
3.000	100.206	99.844	99.899	
3.125	100.836	100.703	100.628	
3.250	101.217	101.089	101.018	
3.375	101.553	101.428	101.358	
3.500	101.778	101.732	101.662	
3.625	101.385	101.155	101.197	
3.750	101.746	101.520	101.559	
3.875	101.902	101.682	101.719	
4.000	102.290	102.076	102.110	
4.125	102.168	102.058	101.955	
4.250	102.428	102.277	102.185	
4.375	102.767	102.513	102.530	
4.500	102.900	102.651	102.666	
4.625	103.345	103.313	103.317	
4.750	101.933	101.822	101.720	
4.875	101.970	101.860	101.757	

LPMI Product Codes			
1012-99	30 Year Fixed LPMI High Balance	1055-99	30 Year Fixed LPMI Super Conforming
1112-99	25 Year Fixed LPMI High Balance	1154-99	25 Year Fixed LPMI Super Conforming
1212-99	20 Year Fixed LPMI High Balance	1254-99	20 Year Fixed LPMI Super Conforming
1312-99	15 Year Fixed LPMI High Balance	1354-99	15 Year Fixed LPMI Super Conforming

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

All Loans with Subordinate Financing	-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	>\$500-765,600
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	101.522	101.417	101.066	100.964	2.750	101.014	100.912	100.699	100.605	<table border="1" style="margin: auto; border-collapse: collapse;"> <thead> <tr style="background-color: #0070C0; color: white;"> <th colspan="2" style="text-align: center;">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>580 - 599*</td><td style="text-align: center;">-2.500</td></tr> <tr><td>600 - 619*</td><td style="text-align: center;">-2.000</td></tr> <tr><td>620 - 639</td><td style="text-align: center;">-1.250</td></tr> <tr><td>640- 659</td><td style="text-align: center;">-0.375</td></tr> <tr><td>660- 679</td><td style="text-align: center;">-0.250</td></tr> <tr><td>680 - 699</td><td style="text-align: center;">0.000</td></tr> <tr><td>> 700</td><td style="text-align: center;">0.000</td></tr> <tr style="background-color: #0070C0; color: white;"> <th colspan="2" style="text-align: center;">Government Adjusters</th> </tr> <tr><td>Manual</td><td style="text-align: center;">-0.250</td></tr> <tr><td>2 unit</td><td style="text-align: center;">-0.750</td></tr> <tr><td>3-4 unit</td><td style="text-align: center;">-1.000</td></tr> <tr><td>VA</td><td style="text-align: center;">-0.250</td></tr> <tr><td>Manufactured</td><td style="text-align: center;">-1.250</td></tr> </tbody> </table> <p style="text-align: center; margin-top: 10px;">*FHA ONLY</p>	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
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Manufactured	-1.250																																					
2.875	102.099	101.994	101.505	101.398	2.875	101.387	101.281	101.072	100.973																													
3.000	102.785	102.680	101.920	101.809	3.000	101.748	101.637	101.433	101.330																													
3.125	102.806	102.701	102.295	102.179	3.125	102.186	101.982	101.834	101.675																													
3.250	103.038	102.917	102.644	102.523	3.250	102.438	102.319	102.125	102.011																													
3.375	103.050	102.929	102.140	102.013	3.375	102.028	101.901	101.713	101.594																													
3.500	103.177	103.055	102.493	102.360	3.500	102.370	102.239	102.056	101.931																													
3.625	103.193	103.072	102.819	102.681	3.625	102.715	102.568	102.406	102.260																													
3.750	103.470	103.284	103.120	102.978	3.750	103.029	102.889	102.715	102.581																													
3.875	103.309	103.293	102.021	101.873	3.875	103.330	103.182	103.015	102.875																													
4.000	103.358	103.342	102.331	102.178	4.000	103.656	103.560	103.451	103.196																													
4.125	103.707	103.691	102.622	102.464	4.125	104.070	104.042	103.933																														
4.250	103.166	103.142	102.896	102.733	4.250	103.069	103.041	103.017																														
4.375	103.217	103.208	102.312	102.142	4.375	103.544	103.516	103.492																														
4.500	103.530	103.521	102.592	102.418	4.500	104.019	103.991	103.967																														
4.625	103.606	103.598	102.068		4.625	104.493	104.465	104.441																														
4.750	103.627	103.476	102.331		4.750	102.626	102.598	102.574																														
4.875	102.442	102.266	102.280		4.875	103.101	103.073	103.049																														
5.000	102.561	102.524	102.500		5.000	103.577	103.549	103.525																														
5.125	103.060	103.022	102.998		5.125	104.053	104.025	104.001																														
7000-99					USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS																												
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3.500	102.843	102.631	102.493	102.360																																		
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3.750	103.470	103.268	103.120	102.978																																		
3.875	102.181	102.175	102.021	101.873																																		
4.000	102.490	102.490	102.331	102.178																																		
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WesLend Government																																					
8033-99 6033-99					8333-99 6333-99					FHA / VA HB LOAN LEVEL ADJUSTMENTS																											
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance																																
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																												
2.750	99.991	98.192	98.172	97.905	2.750	98.459	98.317	98.302		<table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <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> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">Government Adjusters</th> </tr> </thead> <tbody> <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> <p style="text-align: center; margin-top: 10px;">*FHA ONLY</p>		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																																				
2.875	100.567	98.687	98.667	98.270	2.875	98.715	98.573	98.558																													
3.000	101.503	99.152	99.132	98.598	3.000	98.954	98.812	98.797																													
3.125	101.525	99.582	99.562	98.897	3.125	99.177	99.035	99.020																													
3.250	101.824	99.853	99.833	99.199	3.250	99.285	99.143	99.127																													
3.375	101.836	99.758	99.626	99.498	3.375	99.168	99.051	99.030																													
3.500	101.833	100.076	99.979	99.770	3.500	99.377	99.260	99.239																													
3.625	101.779	100.448	100.342	100.016	3.625	99.573	99.456	99.434																													
3.750	102.095	100.591	100.573	100.240	3.750	99.654	99.537	99.804																													
3.875	102.104	100.365	100.212	100.063	3.875	99.829	99.754	100.100																													
4.000	102.113	100.610	100.451	100.298	4.000	100.013	99.938	100.284																													
4.125	102.192	100.839	100.675	100.516	4.125	100.184	100.108	100.455																													
4.250	101.523	101.053	100.884	100.721	4.250	100.342	100.417	100.613																													
4.375	101.610	99.680	99.506	99.336	4.375	100.137	100.589	100.679																													
4.500	101.753	99.910	99.731	99.556	4.500	100.297	100.749	100.839																													
4.625	101.720	100.135	99.950	99.771	4.625	100.470	100.923	101.012																													
4.750	100.259	100.340	100.156	99.966	4.750	100.644	101.096	101.186																													
4.875	99.199	99.161	98.855		4.875																																
5.000	99.646	99.608	97.457		5.000																																
5.125	100.102	100.064	97.913		5.125																																

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	>\$500-765,600
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: 3/18/20 11:28 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	98.033	97.953	97.871	97.792	2.750	98.033	97.953	97.871	97.792	<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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Manual	-0.250																											
2 unit	-0.750																											
3-4 unit	-1.000																											
VA	-0.250																											
2.875	98.358	98.273	98.196	98.113	2.875	98.358	98.273	98.196	98.113																			
3.000	98.510	98.421	98.348	98.261	3.000	98.510	98.421	98.348	98.261																			
3.125	98.603	98.490	98.528	98.248	3.125	98.603	98.490	98.528	98.248																			
3.250	98.997	98.884	98.922	98.261	3.250	98.997	98.884	98.922	98.261																			
3.375	99.070	98.957	98.995	98.244	3.375	99.070	98.957	98.995	98.244																			
3.500	99.464	99.351	99.389	98.408	3.500	99.464	99.351	99.389	98.408																			
3.625	99.859	99.746	99.784	98.453	3.625	99.859	99.746	99.784	98.453																			
3.750	100.254	100.141	100.179	98.524	3.750	100.254	100.141	100.179	98.524																			
3.875	100.293	100.180	100.218	98.585	3.875	100.293	100.180	100.218	98.585																			
4.000	100.689	100.576	100.614	98.773	4.000	100.689	100.576	100.614	98.773																			
4.125	101.085	100.972	101.010	98.849	4.125	101.085	100.972	101.010	98.849																			
4.250	101.481	101.368	101.406	98.919	4.250	101.481	101.368	101.406	98.919																			
4.375	100.771	100.658	100.696		4.375	100.771	100.658	100.696																				
4.500	101.165	101.052	101.090		4.500	101.165	101.052	101.090																				
4.625	101.560	101.447	101.485		4.625	101.560	101.447	101.485																				
4.750	101.955	101.842	101.880		4.750	101.955	101.842	101.880																				
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	>\$500-765,600k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



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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	99.471	99.393	99.326	99.249	2.750	99.130	99.038	98.953	98.866	2.750	98.273	98.159	98.041	97.937	2.750	98.273	98.159	98.041	97.937	2.750	98.273	98.159	98.041	97.937	2.750	98.273	98.159	98.041	97.937
2.875	99.739	99.656	99.589	99.506	2.875	99.419	99.322	99.238	99.146	2.875	98.483	98.364	98.245	98.137	2.875	98.483	98.364	98.245	98.137	2.875	98.483	98.364	98.245	98.137	2.875	98.483	98.364	98.245	98.137
3.000	100.011	99.923	99.856	99.768	3.000	99.716	99.614	99.530	99.433	3.000	98.700	98.576	98.457	98.343	3.000	98.700	98.576	98.457	98.343	3.000	98.700	98.576	98.457	98.343	3.000	98.700	98.576	98.457	98.343
3.125	100.289	100.196	100.128	100.036	3.125	100.019	99.912	99.829	99.726	3.125	98.925	98.796	98.676	98.557	3.125	98.925	98.796	98.676	98.557	3.125	98.925	98.796	98.676	98.557	3.125	98.925	98.796	98.676	98.557
3.250	100.484	100.385	100.316	100.218	3.250	100.243	100.130	100.046	99.939	3.250	99.112	98.978	98.856	98.732	3.250	99.112	98.978	98.856	98.732	3.250	99.112	98.978	98.856	98.732	3.250	99.112	98.978	98.856	98.732
3.375	100.669	100.564	100.494	100.391	3.375	100.459	100.341	100.256	100.143	3.375	99.296	99.157	99.034	98.904	3.375	99.296	99.157	99.034	98.904	3.375	99.296	99.157	99.034	98.904	3.375	99.296	99.157	99.034	98.904
3.500	100.859	100.749	100.677	100.568	3.500	100.680	100.557	100.470	100.352	3.500	99.486	99.341	99.217	99.082	3.500	99.486	99.341	99.217	99.082	3.500	99.486	99.341	99.217	99.082	3.500	99.486	99.341	99.217	99.082
3.625	101.050	100.935	100.861	100.747	3.625	100.902	100.774	100.687	100.563	3.625	99.678	99.528	99.402	99.262	3.625	99.678	99.528	99.402	99.262	3.625	99.678	99.528	99.402	99.262	3.625	99.678	99.528	99.402	99.262
3.750	101.163	101.043	100.966	100.847	3.750	101.033	100.900	100.809	100.681	3.750	99.878	99.723	99.595	99.450	3.750	99.878	99.723	99.595	99.450	3.750	99.878	99.723	99.595	99.450	3.750	99.878	99.723	99.595	99.450
3.875	101.267	101.142	101.062	100.938	3.875	101.153	101.015	100.922	100.788	3.875	100.082	99.922	99.792	99.642	3.875	100.082	99.922	99.792	99.642	3.875	100.082	99.922	99.792	99.642	3.875	100.082	99.922	99.792	99.642
4.000	101.371	101.240	101.157	101.027	4.000	101.276	101.132	101.036	100.897	4.000	100.289	100.123	99.993	99.837	4.000	100.289	100.123	99.993	99.837	4.000	100.289	100.123	99.993	99.837	4.000	100.289	100.123	99.993	99.837
4.125	101.475	101.339	101.252	101.118	4.125	101.399	101.250	101.151	101.007	4.125	100.497	100.326	100.194	100.034	4.125	100.497	100.326	100.194	100.034	4.125	100.497	100.326	100.194	100.034	4.125	100.497	100.326	100.194	100.034
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	100.030	99.932	99.984		4.500					4.500					4.500					4.500					4.500				
4.625	99.593	99.494	99.546		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	>\$500-765,600k
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 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	99.414	99.336	99.269	99.192	2.750	99.041	98.950	98.865	98.778	2.750	98.228	98.115	97.997	97.893
2.875	99.687	99.604	99.537	99.454	2.875	99.331	99.234	99.150	99.058	2.875	98.432	98.314	98.195	98.086
3.000	99.965	99.876	99.809	99.722	3.000	99.629	99.527	99.444	99.346	3.000	98.646	98.522	98.403	98.289
3.125	100.248	100.155	100.087	99.995	3.125	99.936	99.829	99.746	99.643	3.125	98.871	98.742	98.621	98.502
3.250	100.448	100.349	100.280	100.183	3.250	100.163	100.050	99.966	99.858	3.250	99.059	98.924	98.803	98.678
3.375	100.639	100.535	100.464	100.361	3.375	100.383	100.266	100.181	100.067	3.375	99.247	99.107	98.984	98.855
3.500	100.833	100.724	100.651	100.543	3.500	100.609	100.486	100.400	100.282	3.500	99.440	99.296	99.171	99.036
3.625	101.029	100.915	100.840	100.727	3.625	100.837	100.709	100.621	100.497	3.625	99.637	99.487	99.361	99.221
3.750	101.149	101.029	100.952	100.833	3.750	100.972	100.839	100.748	100.620	3.750	99.842	99.687	99.560	99.415
3.875	101.258	101.133	101.053	100.929	3.875	101.097	100.958	100.865	100.731	3.875	100.051	99.891	99.762	99.612
4.000	101.367	101.237	101.153	101.024	4.000	101.223	101.079	100.983	100.844	4.000	100.263	100.098	99.967	99.812
4.125	101.477	101.341	101.254	101.120	4.125	101.350	101.201	101.102	100.958	4.125	100.476	100.306	100.174	100.013
4.250	101.578	101.437	101.347	101.207	4.250	101.461	101.307	101.204	101.055	4.250	100.652	100.476	100.342	100.176
4.375	101.677	101.531	101.437	101.292	4.375	101.567	101.408	101.303	101.148	4.375	100.821	100.640	100.503	100.332
4.500	101.774	101.623	101.525	101.375	4.500	101.671	101.507	101.398	101.238	4.500	100.987	100.800	100.662	100.486
4.625	101.873	101.716	101.616	101.461	4.625	101.778	101.608	101.496	101.331	4.625	101.152	100.960	100.820	100.638
4.750	102.015	101.853	101.750	101.590	4.750	101.935	101.760	101.646	101.476	4.750	101.343	101.147	101.004	100.817
4.875	102.162	101.995	101.889	101.724	4.875	102.101	101.921	101.805	101.629	4.875	101.540	101.338	101.194	101.002

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	>\$500-765,600k
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: 3/18/20 11:28 AM

FHLMC-FNMA SPECIFIC PRODUCTS

1021-00 1024-00 Home Ready 30 Yr Fixed					1022-00 1028-00 Home Possible 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.000	98.498	98.498	98.498	98.498	3.000				
3.125	98.986	98.986	98.986	98.986	3.125				
3.250	99.404	99.404	99.404	99.404	3.250	99.404	99.170	99.231	
3.375	99.882	99.882	99.882	99.882	3.375	99.882	99.690	99.719	
3.500	100.422	100.422	100.422	100.422	3.500	100.422	100.213	100.275	
3.625	100.779	100.779	100.779	100.779	3.625	100.779	100.606	100.642	
3.750	100.252	100.252	100.252	100.252	3.750	100.252	100.079	100.119	
3.875	100.701	100.701	100.701	100.701	3.875	100.701	100.551	100.554	
4.000	101.092	101.092	101.092	101.092	4.000	101.092	100.943	100.946	
4.125	101.386	101.386	101.386	101.386	4.125	101.386	101.236	101.239	
4.250	100.886	100.886	100.886	100.886	4.250	100.886	100.941	100.965	
4.375	101.185	101.185	101.185	101.185	4.375	101.185	101.248	101.272	
4.500	101.525	101.525	101.525	101.525	4.500	101.525	101.593	101.617	
4.625	101.611	101.611	101.611	101.611	4.625	101.611	101.679	101.703	
4.750	101.735	101.735	101.735	101.735	4.750	101.735	101.557	101.562	
4.875	102.079	102.079	102.079	102.079	4.875	102.079	101.910	101.915	
5.000					5.000				
5.125					5.125				
5.250					5.250				
5.375					5.375				

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
Attached Condo > 15 YR Term				-0.750	-0.750	-0.750	-0.750	-0.750

Property Type	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	>90
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000

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									
3- 4 - Unit Property		-1.020	-1.190	-1.330	-1.500	N/A	N/A	N/A	N/A
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

Cumulative Price Adjustment Caps

FICO	LTV ≤80	LTV >80
< 680	-1.500	-1.500
> 680	-1.500	0.000

Caps: does not include escrow waiver, LPMI & State adj's, or Loan amt adj's

Extension and Re-lock Fees

Day	Fee	Re-Lock	Fee
5 Day	0.125		
7 Day	0.150		
15 Day	0.250	Re-Lock	0.25

[link to policy](#)

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-765,600k
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