



Effective: 3/20/20 8:50 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](http://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

[Return to Home Tab](#)



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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	
2.750	94.748	94.517	93.931	93.830	2.750	94.803	94.594	94.512	94.433	2.750	98.237	98.146	97.923	97.838	
2.875	95.546	95.418	95.079	94.983	2.875	95.952	95.748	95.661	95.588	2.875	98.723	98.628	98.409	98.320	
3.000	97.501	97.350	97.022	96.108	3.000	97.064	96.866	96.773	96.705	3.000	99.207	99.108	98.894	98.801	
3.125	98.092	97.941	97.613	97.246	3.125	98.159	97.967	97.869	97.806	3.125	99.695	99.587	99.381	99.279	
3.250	98.969	98.818	98.490	98.177	3.250	98.941	98.754	98.651	98.593	3.250	100.175	100.063	99.861	99.755	
3.375	99.503	99.354	99.017	98.942	3.375	99.595	99.414	99.306	99.253	3.375	100.653	100.538	100.340	100.230	
3.500	100.152	99.997	99.660	99.591	3.500	100.059	99.883	99.770	99.722	3.500	101.071	100.951	100.758	100.644	
3.625	100.812	100.652	100.315	100.251	3.625	100.566	100.395	100.277	100.235	3.625	100.151	100.036	99.886	99.633	
3.750	100.621	100.495	100.216	99.480	3.750	100.366	100.230	100.106	100.031	3.750	100.519	100.386	100.205	100.078	
3.875	100.918	100.792	100.513	100.119	3.875	100.896	100.765	100.637	100.567	3.875	100.957	100.821	100.697	100.563	
4.000	101.227	101.052	100.744	100.657	4.000	101.362	101.237	101.103	101.039	4.000	101.459	101.313	101.269	101.130	
4.125	101.662	101.482	101.175	101.093	4.125	101.787	101.667	101.528	101.469	4.125	101.943	101.793	101.754	101.611	
4.250	100.828	100.720	100.496	99.992	4.250	101.493	101.345	101.200	101.109	4.250	102.340	102.186	102.151	102.004	
4.375	101.202	101.011	100.671	100.560	4.375	101.948	101.806	101.656	101.570	4.375	102.684	102.527	102.495	102.344	
4.500	101.692	101.496	101.156	101.050	4.500	102.361	102.224	102.070	101.989	4.500	102.884	102.723	102.696	102.540	
4.625	102.066	101.865	101.525	101.425	4.625	102.757	102.626	102.466	102.390	4.625	103.126	102.956	102.999	102.835	
4.750	102.012	101.806	101.555	101.270	4.750	102.768	102.577	102.412	102.307	4.750	103.473	103.298	103.346	103.178	
4.875	102.486	102.274	101.870	101.745	4.875	103.162	102.977	102.806	102.707	4.875	103.681	103.503	103.555	103.383	
5.000	102.875	102.658	102.254	102.134	5.000	103.532	103.352	103.176	103.082	5.000	103.794	103.612	103.668	103.492	
5.125	103.142	102.920	102.517	102.402	5.125	103.853	103.679	103.498	103.409	5.125	103.062	102.870	102.935	102.750	

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	
2.750	97.794	97.721	97.514	97.444	3.250					2.750					
2.875	98.371	98.288	98.090	98.011	3.375					2.875					
3.000	99.002	98.916	98.722	98.639	3.500					3.000					
3.125	99.516	99.426	99.235	99.148	3.625					3.125					
3.250	99.941	99.847	99.661	99.570	3.750					3.250					
3.375	100.343	100.245	100.063	99.967	3.875					3.375					
3.500	100.699	100.597	100.420	100.320	4.000					3.500					
3.625	100.096	99.985	99.815	99.707	4.125					3.625					
3.750	100.495	100.379	100.339	100.223	4.250					3.750					
3.875	101.074	100.950	100.918	100.797	4.375					3.875					
4.000	101.644	101.516	101.488	101.364	4.500					4.000					
4.125	102.072	101.941	101.917	101.788	4.625					4.125					
4.250	102.431	102.295	102.276	102.142	4.750					4.250					
4.375	102.725	102.586	102.570	102.433	4.875					4.375					
4.500	102.983	102.834	102.889	102.744	5.000					4.500					
4.625	103.366	103.213	103.273	103.123	5.125					4.625					
4.750	103.687	103.531	103.595	103.441	5.250					4.750					
4.875	103.877	103.717	103.785	103.627	5.375					4.875					
5.000	104.013	103.849	103.922	103.759	5.500					5.000					
5.125	102.988	102.815	102.896	102.725	5.625					5.125					

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
>4 Finance Properties	-0.500

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%	-1.200	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
Premium Adjustments									
	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate & Term Refinance	0.000	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	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	-1.600	-1.820	
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	

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.								



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					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					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	93.700	93.463	93.360	93.259	3.000	95.959	95.733	95.620		2.750	97.672	97.395	97.494	
2.875	94.955	94.613	94.620	94.409	3.125	97.096	96.876	96.758		2.875	97.959	97.796	97.829	
3.000	95.959	95.733	95.620	95.530	3.250	97.990	97.776	97.652		3.000	98.335	98.206	98.185	
3.125	98.199	96.876	96.758	96.673	3.375	98.636	98.427	98.298		3.125	99.241	99.004	99.126	
3.250	99.121	97.776	97.652	97.572	3.500	99.159	98.955	98.821		3.250	99.625	99.396	99.518	
3.375	100.047	98.427	98.298	98.224	3.625	99.785	99.587	99.448		3.375	99.967	99.741	99.862	
3.500	100.687	98.955	98.821	98.752	3.750	98.878	98.714	98.570		3.500	100.262	100.031	100.153	
3.625	101.338	99.587	99.448	99.384	3.875	99.396	99.238	99.088		3.625	99.879	99.707	99.808	
3.750	100.563	98.809	98.910	98.472	4.000	99.871	99.718	99.563		3.750	100.270	100.096	100.197	
3.875	101.443	99.238	99.316	98.996	4.125	100.299	100.152	99.992		3.875	100.413	100.243	100.344	
4.000	101.971	99.718	99.680	99.476	4.250	99.116	98.941	98.776		4.000	100.755	100.583	100.684	
4.125	102.398	100.152	99.992	99.910	4.375	99.579	99.409	99.238		4.125	101.698	101.354	101.437	
4.250	100.759	99.455	99.536	98.659	4.500	100.020	99.855	99.680		4.250	102.059	101.718	101.801	
4.375	101.083	99.747	99.828	99.127	4.625	100.340	100.181	100.000		4.375	102.385	102.043	102.126	
4.500	101.563	100.080	100.161	99.574	4.750	97.673	97.401	97.327		4.500	102.531	102.194	102.277	
4.625	101.929	100.181	100.246	99.900	4.875	98.042	97.777	97.705		4.625	102.066	102.038	102.102	
4.750	101.642	100.757	100.819		5.000	98.222	97.959	97.889		4.750	100.155	100.043	99.932	
4.875	101.966	101.096	101.158		5.125	98.435	98.174	98.104		4.875	100.189	100.077	99.966	
5.000	102.346	101.328	101.390		5.250	94.883	94.512	94.443		5.000	100.268	100.157	100.046	
5.125	102.604	98.174	98.104		5.375	95.129	94.762	94.693		5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.500	96.455	96.130	96.270	
2.625	96.926	96.606	96.745	
2.750	97.523	97.395	97.264	
2.875	97.924	97.796	97.646	
3.000	98.335	98.206	98.056	
3.125	99.011	98.774	98.896	
3.250	99.395	99.166	99.288	
3.375	99.737	99.511	99.632	
3.500	100.032	99.801	99.923	
3.625	99.649	99.504	99.578	
3.750	100.040	99.866	99.967	
3.875	100.183	100.013	100.114	
4.000	100.525	100.353	100.454	
4.125	101.468	101.124	101.207	
4.250	101.829	101.488	101.571	
4.375	102.155	101.813	101.896	
4.500	102.301	101.964	102.047	
4.625	101.836	101.808	101.872	
4.750	100.155	100.043	99.932	
4.875	100.189	100.077	99.966	

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% - 90.00%	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	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Cash Out Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Second Home	-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A	N/A
Investment Property (Max 85% LTV)	-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.270	-1.350	-1.350
3-4 - Unit Property	-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630	-2.630
Manufactured	-1.020	-1.190	-1.330	-1.500	N/A	N/A	N/A	N/A	N/A
>45% DTI	Manufactured	-0.540	-0.600	-0.700	-0.850	-1.050	-1.500	-1.650	-1.800
	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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Effective: 3/20/20 8:50 AM

WesLend Government																																								
8000-99 8100-99 FHA/VA 25/30 Yr Fixed					8300-99 FHA/VA 15 Yr Fixed					FHA / VA LOAN LEVEL ADJUSTMENTS																														
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																															
2.750	98.564	98.249	98.146	98.049	2.750	99.391	99.295	99.076	98.987																															
2.875	99.128	98.818	98.710	98.609	2.875	99.811	99.711	99.496	99.403																															
3.000	100.072	99.372	99.259	99.153	3.000	100.224	100.120	99.909	99.812																															
3.125	100.586	99.896	99.777	99.668	3.125	100.629	100.521	100.314	100.213																															
3.250	101.078	100.432	100.274	100.160	3.250	101.028	100.916	100.714	100.608																															
3.375	101.317	100.544	100.306	100.184	3.375	100.354	100.233	100.039	99.926																															
3.500	101.802	100.929	100.795	100.669	3.500	100.752	100.627	100.438	100.319																															
3.625	102.259	101.396	101.257	101.126	3.625	101.142	101.013	100.827	100.705																															
3.750	102.687	101.833	101.689	101.554	3.750	101.973	101.835	101.783	101.652																															
3.875	101.229	100.860	100.710	100.567	3.875	102.362	102.220	102.172	102.038																															
4.000	101.660	101.301	101.146	100.999	4.000	102.743	102.597	102.554	102.415																															
4.125	102.067	101.717	101.557	101.406	4.125	102.432	102.405	102.292																																
4.250	102.698	102.626	101.948	101.792	4.250	101.967	101.939	101.896																																
4.375	102.765	102.693	101.561	101.397	4.375	102.434	102.406	102.364																																
4.500	103.078	103.006	101.950	101.782	4.500	102.908	102.880	102.840																																
4.625	103.155	103.082	101.651		4.625	103.391	103.363	103.325																																
4.750	103.447	101.724	100.944		4.750	101.742	101.714	101.670																																
4.875	101.567	101.539	101.515		4.875	102.218	102.190	102.149																																
5.000	101.856	101.828	101.804		5.000	102.695	102.667	102.627																																
5.125	102.367	102.339	102.315		5.125	103.171	103.143	103.105																																
7000-99 USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS																																			
Rate	15 Day	30 Day	45 Day	60 Day																																				
2.750	98.564	98.249	98.146	98.049																																				
2.875	99.128	98.818	98.710	98.609																																				
3.000	99.677	99.372	99.259	99.153																																				
3.125	100.195	99.896	99.777	99.668																																				
3.250	100.691	100.397	100.274	100.160																																				
3.375	100.689	100.435	100.306	100.184																																				
3.500	101.177	100.929	100.795	100.669																																				
3.625	101.639	101.396	101.257	101.126																																				
3.750	102.070	101.833	101.689	101.554																																				
3.875	100.933	100.860	100.710	100.567																																				
4.000	101.368	101.301	101.146	100.999																																				
4.125	101.779	101.717	101.557	101.406																																				
4.250	102.169	102.113	101.948	101.792																																				
4.375	101.654	101.731	101.561	101.397																																				
4.500	102.043	102.126	101.950	101.782																																				
4.625	101.703	102.126	101.950	101.782																																				
4.750	100.996	100.968	100.944																																					
<table border="1" style="margin: auto; border-collapse: collapse;"> <thead> <tr style="background-color: #0070C0; color: white;"> <th colspan="3">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>620 - 639</td><td></td><td style="text-align: right;">-1.500</td></tr> <tr><td>640 - 659</td><td></td><td style="text-align: right;">-0.625</td></tr> <tr><td>660 - 679</td><td></td><td style="text-align: right;">-0.250</td></tr> <tr><td>680 - 699</td><td></td><td style="text-align: right;">0.000</td></tr> <tr><td>&gt; 700</td><td></td><td style="text-align: right;">0.000</td></tr> <tr style="background-color: #0070C0; color: white;"> <th colspan="3">Government Adjusters</th> </tr> <tr><td>Manual</td><td></td><td style="text-align: right;">-0.250</td></tr> <tr><td>2 unit</td><td></td><td style="text-align: right;">-0.750</td></tr> <tr><td>3-4 unit</td><td></td><td style="text-align: right;">-1.000</td></tr> </tbody> </table>											FICO Adjustments			620 - 639		-1.500	640 - 659		-0.625	660 - 679		-0.250	680 - 699		0.000	> 700		0.000	Government Adjusters			Manual		-0.250	2 unit		-0.750	3-4 unit		-1.000
FICO Adjustments																																								
620 - 639		-1.500																																						
640 - 659		-0.625																																						
660 - 679		-0.250																																						
680 - 699		0.000																																						
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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	>500-765,600k																														
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																														



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time  
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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	96.389	95.499	95.396	95.299	2.750	96.595	96.453	96.467		<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>&gt; 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> <p style="text-align: center;">*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																																				
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Government Adjusters																																					
Manual	-0.250																																				
2 unit	-0.750																																				
3-4 unit	-1.000																																				
VA	-0.250																																				
2.875	96.965	96.040	95.932	95.831	2.875	96.887	96.745	96.759																													
3.000	97.901	96.553	96.440	96.335	3.000	97.163	97.022	97.036																													
3.125	97.922	97.026	96.907	96.798	3.125	97.418	97.276	97.290																													
3.250	98.108	97.753	97.629	97.511	3.250	97.646	97.455	97.430																													
3.375	98.480	98.226	98.097	97.975	3.375	98.002	97.810	97.785																													
3.500	98.915	98.667	98.533	98.406	3.500	98.241	98.049	98.024																													
3.625	99.319	99.076	98.936	98.806	3.625	98.464	98.273	98.248																													
3.750	99.690	99.452	99.308	99.173	3.750	99.172	99.100	99.224																													
3.875	99.391	99.318	99.168	99.025	3.875	99.496	99.425	99.548																													
4.000	99.766	99.699	99.544	99.397	4.000	99.706	99.634	99.757																													
4.125	100.113	100.052	99.892	99.740	4.125	99.901	99.829	99.953																													
4.250	100.434	100.378	100.213	100.057	4.250	100.083	100.011	100.135																													
4.375	99.840	99.147	98.977	98.813	4.375	99.023	99.175	99.260																													
4.500	99.983	99.480	99.304	99.137	4.500	99.207	99.359	99.443																													
4.625	99.950	99.785	99.604	99.432	4.625	99.377	99.529	99.614																													
4.750	99.953	100.047	99.861	99.685	4.750	99.536	99.688	99.773																													
4.875	98.631	98.603	97.396		4.875																																
5.000	99.074	99.046	96.895		5.000																																
5.125	99.546	99.518	97.367		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



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

**WesLend Government ARM**

8700-99 FHA 5/1 ARM					6700-99 VA 5/1 ARM					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	98.532	98.457	98.389	98.315	2.750	98.532	98.457	98.389	98.315	<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																											
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Government Adjusters																												
Manual	-0.250																											
2 unit	-0.750																											
3-4 unit	-1.000																											
VA	-0.250																											
2.875	98.931	98.852	98.788	98.710	2.875	98.931	98.852	98.788	98.710																			
3.000	99.118	99.035	98.975	98.894	3.000	99.118	99.035	98.975	98.894																			
3.125	99.103	99.016	98.961	98.875	3.125	99.103	99.016	98.961	98.875																			
3.250	99.113	99.023	98.971	98.881	3.250	99.113	99.023	98.971	98.881																			
3.375	99.083	98.983	98.911	98.813	3.375	99.083	98.983	98.911	98.813																			
3.500	99.283	99.179	99.112	99.009	3.500	99.283	99.179	99.112	99.009																			
3.625	99.559	99.446	99.484	99.044	3.625	99.559	99.446	99.484	99.044																			
3.750	99.954	99.841	99.879	99.103	3.750	99.954	99.841	99.879	99.103																			
3.875	99.993	99.880	99.918	99.112	3.875	99.993	99.880	99.918	99.112																			
4.000	100.389	100.276	100.314	99.324	4.000	100.389	100.276	100.314	99.324																			
4.125	100.785	100.672	100.710	99.389	4.125	100.785	100.672	100.710	99.389																			
4.250	101.181	101.068	101.106	99.446	4.250	101.181	101.068	101.106	99.446																			
4.375	100.471	100.358	100.396		4.375	100.471	100.358	100.396																				
4.500	100.865	100.752	100.790		4.500	100.865	100.752	100.790																				
4.625	101.260	101.147	101.185		4.625	101.260	101.147	101.185																				
4.750	101.655	101.542	101.580		4.750	101.655	101.542	101.580																				
4.875					4.875																							
5.000					5.000																							
5.125					5.125																							

**Extension and Re-lock Fees**

Please call lock desk 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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Effective: 3/20/20 8:50 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					
2.500					2.500					2.500					2.500					2.500									
2.625					2.625					2.625					2.625					2.625									
2.750	100.499	100.428	100.373	100.303	2.750	100.549	100.465	100.396	100.316	2.750	99.419	99.313	99.205	99.109	2.750	99.419	99.313	99.205	99.109	2.750	99.419	99.313	99.205	99.109					
2.875	100.751	100.675	100.620	100.545	2.875	100.818	100.729	100.660	100.575	2.875	99.656	99.544	99.436	99.335	2.875	99.656	99.544	99.436	99.335	2.875	99.656	99.544	99.436	99.335					
3.000	101.012	100.930	100.875	100.795	3.000	101.095	101.000	100.932	100.842	3.000	99.900	99.783	99.675	99.569	3.000	99.900	99.783	99.675	99.569	3.000	99.900	99.783	99.675	99.569					
3.125	101.281	101.194	101.139	101.054	3.125	101.380	101.280	101.212	101.117	3.125	100.152	100.030	99.922	99.810	3.125	100.152	100.030	99.922	99.810	3.125	100.152	100.030	99.922	99.810					
3.250	101.467	101.375	101.318	101.228	3.250	101.581	101.476	101.407	101.306	3.250	100.408	100.281	100.173	100.056	3.250	100.408	100.281	100.173	100.056	3.250	100.408	100.281	100.173	100.056					
3.375	101.643	101.546	101.487	101.391	3.375	101.770	101.660	101.590	101.484	3.375	100.666	100.533	100.425	100.303	3.375	100.666	100.533	100.425	100.303	3.375	100.666	100.533	100.425	100.303					
3.500	101.820	101.718	101.657	101.556	3.500	101.961	101.846	101.774	101.663	3.500	100.926	100.789	100.680	100.553	3.500	100.926	100.789	100.680	100.553	3.500	100.926	100.789	100.680	100.553					
3.625	101.997	101.890	101.828	101.721	3.625	102.153	102.033	101.960	101.843	3.625	101.187	101.044	100.935	100.803	3.625	101.187	101.044	100.935	100.803	3.625	101.187	101.044	100.935	100.803					
3.750	102.097	101.984	101.919	101.807	3.750	102.258	102.132	102.056	101.934	3.750	101.316	101.168	101.057	100.919	3.750	101.316	101.168	101.057	100.919	3.750	101.316	101.168	101.057	100.919					
3.875	102.188	102.070	102.001	101.885	3.875	102.353	102.221	102.143	102.016	3.875	101.429	101.276	101.163	101.020	3.875	101.429	101.276	101.163	101.020	3.875	101.429	101.276	101.163	101.020					
4.000	102.283	102.160	102.088	101.966	4.000	102.451	102.315	102.233	102.101	4.000	101.545	101.387	101.271	101.123	4.000	101.545	101.387	101.271	101.123	4.000	101.545	101.387	101.271	101.123					
4.125	102.378	102.250	102.175	102.048	4.125	102.551	102.410	102.325	102.188	4.125	101.663	101.499	101.380	101.227	4.125	101.663	101.499	101.380	101.227	4.125	101.663	101.499	101.380	101.227					
4.250	99.096	98.997	99.049		4.250	99.096	98.997	99.049		4.250	98.533	98.434	98.487		4.250	98.533	98.434	98.487		4.250	98.533	98.434	98.487						
4.375	99.119	99.021	99.073		4.375	99.119	99.021	99.073		4.375	98.580	98.481	98.534		4.375	98.580	98.481	98.534		4.375	98.580	98.481	98.534						
4.500	98.961	98.863	98.915		4.500	98.961	98.863	98.915		4.500					4.500					4.500									
4.625	98.532	98.433	98.485		4.625	98.532	98.433	98.485		4.625					4.625					4.625									
4.750					4.750					4.750					4.750					4.750									
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		
<b>The below adds also apply:</b>			
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



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: 3/20/20 8:50 AM

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

WesLend ARM High Balance														
1733-77 5/1 LIBOR ARM High Balance					1833-77 7/1 LIBOR ARM High Balance					1933-77 10/1 LIBOR ARM High Balance				
Margin 2.25 Caps 2/2/5					Margin 2.25 Caps 5/2/5					Margin 2.25 Caps 5/2/5				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.500					2.500					2.500				
2.625					2.625					2.625				
2.750	100.592	100.521	100.466	100.396	2.750	100.575	100.491	100.422	100.342	2.750	99.547	99.441	99.333	99.237
2.875	100.826	100.750	100.695	100.620	2.875	100.828	100.738	100.669	100.584	2.875	99.761	99.650	99.542	99.440
3.000	101.068	100.987	100.932	100.851	3.000	101.088	100.994	100.925	100.835	3.000	99.985	99.868	99.760	99.654
3.125	101.320	101.233	101.178	101.092	3.125	101.359	101.259	101.191	101.096	3.125	100.219	100.097	99.989	99.877
3.250	101.489	101.397	101.341	101.250	3.250	101.547	101.442	101.373	101.272	3.250	100.459	100.332	100.224	100.107
3.375	101.651	101.554	101.495	101.399	3.375	101.726	101.615	101.545	101.439	3.375	100.702	100.570	100.462	100.340
3.500	101.820	101.717	101.657	101.556	3.500	101.910	101.794	101.723	101.612	3.500	100.949	100.812	100.703	100.576
3.625	101.992	101.885	101.823	101.716	3.625	102.096	101.976	101.903	101.786	3.625	101.198	101.055	100.946	100.814
3.750	102.090	101.977	101.912	101.800	3.750	102.197	102.071	101.995	101.873	3.750	101.316	101.169	101.058	100.920
3.875	102.179	102.062	101.993	101.876	3.875	102.289	102.158	102.079	101.952	3.875	101.420	101.267	101.154	101.011
4.000	102.270	102.147	102.075	101.953	4.000	102.384	102.248	102.166	102.034	4.000	101.529	101.371	101.255	101.107
4.125	102.362	102.234	102.159	102.032	4.125	102.483	102.341	102.257	102.120	4.125	101.642	101.478	101.360	101.206
4.250	102.446	102.313	102.234	102.102	4.250	102.563	102.416	102.328	102.186	4.250	101.839	101.671	101.551	101.392
4.375	102.526	102.387	102.306	102.168	4.375	102.637	102.484	102.393	102.246	4.375	102.044	101.870	101.749	101.585
4.500	102.598	102.454	102.368	102.226	4.500	102.700	102.543	102.448	102.295	4.500	102.241	102.061	101.939	101.770
4.625	102.679	102.530	102.442	102.294	4.625	102.766	102.603	102.506	102.348	4.625	102.430	102.245	102.122	101.948
4.750	102.809	102.655	102.563	102.410	4.750	102.888	102.720	102.620	102.457	4.750	102.555	102.365	102.239	102.060
4.875	102.941	102.781	102.687	102.529	4.875	103.024	102.851	102.749	102.580	4.875	102.671	102.477	102.348	102.164

**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: 3/20/20 8:50 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	95.268	95.268	95.268	95.268	3.000				
3.125	96.040	96.040	96.040	96.040	3.125				
3.250	96.836	96.836	96.836	96.836	3.250	96.836	96.556	96.675	
3.375	97.284	97.284	97.284	97.284	3.375	97.284	97.013	97.132	
3.500	97.793	97.793	97.793	97.793	3.500	97.793	97.535	97.654	
3.625	98.136	98.136	98.136	98.136	3.625	98.136	97.920	98.011	
3.750	98.494	98.494	98.494	98.494	3.750	98.494	98.253	98.354	
3.875	98.891	98.891	98.891	98.891	3.875	98.891	98.658	98.759	
4.000	99.258	99.258	99.258	99.258	4.000	99.258	99.024	99.124	
4.125	99.398	99.398	99.398	99.398	4.125	99.398	99.214	99.169	
4.250	99.177	99.177	99.177	99.177	4.250	99.177	98.899	98.980	
4.375	99.464	99.464	99.464	99.464	4.375	99.464	99.190	99.271	
4.500	99.794	99.794	99.794	99.794	4.500	99.794	99.524	99.605	
4.625	99.880	99.880	99.880	99.880	4.625	99.880	99.736	99.796	
4.750	100.272	100.272	100.272	100.272	4.750	100.272	100.201	100.263	
4.875	100.674	100.674	100.674	100.674	4.875	100.674	100.593	100.652	
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
<b>Attached Condo &gt; 15 YR Term</b>				-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