



Effective: 3/25/20 8:48 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	99.335	99.224	98.870	98.788	2.750	99.904	99.400	99.321	99.258	2.750	100.628	100.410	100.322	100.260	
2.875	99.972	99.851	99.497	99.421	2.875	100.477	100.058	99.973	99.916	2.875	101.061	100.849	100.755	100.698	
3.000	101.358	101.208	100.887	100.095	3.000	101.076	100.749	100.660	100.607	3.000	101.831	101.656	101.166	101.115	
3.125	101.933	101.782	101.462	100.702	3.125	101.629	101.388	101.293	101.246	3.125	102.195	102.020	101.514	101.467	
3.250	102.721	102.570	102.250	101.195	3.250	102.093	101.873	101.773	101.730	3.250	102.496	102.321	101.807	101.765	
3.375	103.081	102.931	102.610	101.587	3.375	102.784	102.609	102.190	102.152	3.375	102.778	102.603	102.093	102.057	
3.500	103.160	103.010	102.689	101.932	3.500	103.032	102.857	102.481	102.450	3.500	102.981	102.806	102.341	102.310	
3.625	103.325	103.175	102.854	102.230	3.625	103.327	103.152	102.740	102.713	3.625	103.194	103.019	102.189	102.125	
3.750	103.943	103.818	103.532	102.171	3.750	103.361	103.186	102.777	102.720	3.750	102.783	102.608	102.479	102.419	
3.875	103.982	103.856	103.571	102.527	3.875	103.647	103.472	103.131	103.079	3.875	103.067	102.898	102.763	102.708	
4.000	104.007	103.882	103.596	102.844	4.000	103.726	103.536	103.405	103.358	4.000	103.330	103.166	103.026	102.977	
4.125	104.022	103.897	103.611	103.110	4.125	103.959	103.775	103.638	103.597	4.125	103.227	103.004	102.859	102.781	
4.250	104.413	104.288	104.044	102.981	4.250	104.054	103.872	103.730	103.658	4.250	103.491	103.274	103.123	103.050	
4.375	104.421	104.295	104.052	103.276	4.375	104.309	104.133	103.986	103.919	4.375	103.687	103.476	103.320	103.252	
4.500	104.697	104.572	104.328	103.539	4.500	104.557	104.386	104.235	104.173	4.500	103.835	103.629	103.468	103.405	
4.625	104.727	104.602	104.358	103.764	4.625	104.798	104.633	104.476	104.419	4.625	103.877	103.675	103.509	103.410	
4.750	104.674	104.591	104.400	103.592	4.750	104.781	104.587	104.425	104.333	4.750	104.098	103.902	103.731	103.637	
4.875	104.696	104.612	104.422	103.835	4.875	105.037	104.849	104.681	104.594	4.875	104.250	104.060	103.883	103.795	
5.000	104.908	104.824	104.633	104.087	5.000	105.297	105.115	104.942	104.860	5.000	104.355	104.170	103.988	103.905	
5.125	105.036	104.826	104.439	104.342	5.125	105.604	105.413	105.235	105.135	5.125	103.252	103.072	102.885	102.760	

1400-99 1401-99		Conventional 10 Yr Fixed				Rate					Rate				
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	100.678	100.476	100.402	100.361	3.250					2.750					
2.875	101.124	100.928	100.849	100.813	3.375					2.875					
3.000	101.538	101.347	101.263	101.232	3.500					3.000					
3.125	101.860	101.675	101.585	101.560	3.625					3.125					
3.250	102.124	101.944	101.849	101.829	3.750					3.250					
3.375	102.381	102.207	102.107	102.092	3.875					3.375					
3.500	102.821	102.646	102.338	102.329	4.000					3.500					
3.625	103.035	102.860	102.409	102.368	4.125					3.625					
3.750	102.941	102.782	102.666	102.631	4.250					3.750					
3.875	103.211	103.057	102.936	102.906	4.375					3.875					
4.000	103.465	103.317	103.191	103.166	4.500					4.000					
4.125	103.495	103.289	103.158	103.109	4.625					4.125					
4.250	103.747	103.547	103.410	103.367	4.750					4.250					
4.375	103.957	103.762	103.620	103.582	4.875					4.375					
4.500	104.109	103.919	103.772	103.739	5.000					4.500					
4.625	104.260	104.075	103.922	103.855	5.125					4.625					
4.750	104.491	104.311	104.154	104.091	5.250					4.750					
4.875	104.638	104.464	104.302	104.244	5.375					4.875					
5.000	104.754	104.586	104.418	104.366	5.500					5.000					
5.125	103.286	103.122	102.949	102.850	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%	-1.020	-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									
		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
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
>45% DTI	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
>45% DTI	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
>45% DTI	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	>\$500-765,600k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373		



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				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	97.953	97.692	97.599	97.518	3.000	99.222	98.972	98.868		2.750	99.295	99.019	99.207		
2.875	98.566	98.311	98.213	98.136	3.125	99.823	99.578	99.469		2.875	99.569	99.299	99.487		
3.000	99.222	98.972	98.868	98.797	3.250	100.310	100.071	99.957		3.000	99.828	99.565	99.753		
3.125	101.502	99.578	99.469	99.404	3.375	100.693	100.460	100.341		3.125	100.665	100.528	100.700		
3.250	101.987	100.071	99.957	99.897	3.500	100.975	100.747	100.623		3.250	101.012	100.890	101.062		
3.375	102.433	100.460	100.341	100.286	3.625	101.175	100.952	100.823		3.375	101.287	101.174	101.346		
3.500	102.770	100.747	100.623	100.573	3.750	101.082	100.863	100.728		3.500	101.553	101.442	101.614		
3.625	103.061	100.952	100.896	100.778	3.875	101.439	101.225	101.085		3.625	101.273	101.153	101.307		
3.750	102.872	100.863	100.954	100.652	4.000	101.707	101.499	101.354		3.750	101.604	101.488	101.643		
3.875	103.205	101.225	101.283	101.015	4.125	101.880	101.677	101.526		3.875	101.710	101.600	101.754		
4.000	103.514	101.499	101.597	101.289	4.250	101.620	101.420	101.264		4.000	102.048	101.947	102.101		
4.125	103.773	101.677	101.630	101.466	4.375	101.882	101.687	101.527		4.125	101.924	101.758	101.895		
4.250	103.294	101.546	101.637	101.171	4.500	102.102	101.914	101.748		4.250	102.243	102.086	102.224		
4.375	103.550	101.810	101.902	101.439	4.625	102.279	102.095	101.924		4.375	102.526	102.377	102.515		
4.500	103.805	102.097	102.190	101.665	4.750	96.857	96.574	96.446		4.500	102.657	102.510	102.648		
4.625	104.023	102.176	102.269	101.847	4.875	97.153	96.962	96.855		4.625	102.312	102.475	102.596		
4.750	103.787	102.214	102.292		5.000	97.170	96.983	96.877		4.750	98.188	98.115	98.051		
4.875	103.523	102.503	102.583		5.125	97.360	97.178	97.074		4.875	98.469	98.440	98.380		
5.000	103.767	102.599	102.681		5.250	94.797	94.616	94.512		5.000	98.704	98.676	98.620		
5.125	104.014	97.178	97.074		5.375	94.979	94.798	94.693		5.125					

1433-99 1453-99		Conventional 10 Yr Fixed HB			
Rate	15 Day	30 Day	45 Day	60 Day	
2.500	98.177	97.881	98.069		
2.625	98.599	98.313	98.501		
2.750	99.065	98.789	98.977		
2.875	99.339	99.069	99.257		
3.000	99.598	99.335	99.523		
3.125	100.435	100.298	100.470		
3.250	100.782	100.660	100.832		
3.375	101.057	100.944	101.116		
3.500	101.323	101.212	101.384		
3.625	101.043	100.923	101.077		
3.750	101.374	101.258	101.413		
3.875	101.480	101.370	101.524		
4.000	101.818	101.717	101.871		
4.125	101.694	101.528	101.665		
4.250	102.013	101.856	101.994		
4.375	102.296	102.147	102.285		
4.500	102.427	102.280	102.418		
4.625	102.082	102.245	102.366		
4.750	98.188	98.115	98.051		
4.875	98.469	98.440	98.380		

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	-2.250	-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			
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	101.621	101.460	101.136	101.057	2.750	101.590	101.390	100.936	100.874	
2.875	102.197	102.036	101.543	101.470	2.875	101.739	101.539	101.298	101.241	
3.000	104.619	102.722	101.925	101.857	3.000	101.986	101.786	101.647	101.595	
3.125	104.958	102.743	102.267	102.204	3.125	102.289	102.088	101.984	101.937	
3.250	105.274	103.465	102.585	102.527	3.250	102.617	102.421	102.312	102.271	
3.375	105.376	103.577	102.558	102.468	3.375	102.249	102.058	101.943	101.868	
3.500	105.699	103.704	102.883	102.798	3.500	102.579	102.393	102.274	102.203	
3.625	105.998	103.840	103.184	103.105	3.625	102.901	102.720	102.596	102.531	
3.750	106.275	104.356	103.464	103.390	3.750	103.216	103.041	102.911	102.851	
3.875	105.308	104.045	102.507	102.401	3.875	103.027	102.794	102.659	102.569	
4.000	105.596	104.094	102.797	102.696	4.000	103.342	103.115	102.974	102.889	
4.125	105.869	104.443	103.072	102.976	4.125	102.940	102.740	101.909		
4.250	106.127	104.444	103.333	103.242	4.250	103.259	103.059	100.928		
4.375	105.476	104.511	102.840	102.715	4.375	101.471	101.443	101.405		
4.500	105.742	104.824	103.108	102.988	4.500	101.947	101.919	101.882		
4.625	106.001	104.900	102.093		4.625	102.424	102.396	102.360		
4.750	106.242	103.213	102.268		4.750	99.672	99.644	99.604		
4.875	100.821	100.359	101.049		4.875	100.149	100.121	100.082		
5.000	102.041	99.081	98.962		5.000	100.626	100.598	100.561		
5.125	102.257	99.581	99.462		5.125	101.105	101.077	101.041		

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

7000-99					USDA LOAN LEVEL ADJUSTMENTS
USDA 30 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	
2.750	101.476	101.229	101.136	101.057	
2.875	101.883	101.641	101.543	101.470	
3.000	102.265	102.028	101.925	101.857	
3.125	102.606	102.376	102.267	102.204	
3.250	102.924	102.699	102.585	102.527	
3.375	102.894	102.677	102.558	102.468	
3.500	103.218	103.007	102.883	102.798	
3.625	103.520	103.314	103.184	103.105	
3.750	103.799	103.599	103.464	103.390	
3.875	102.870	102.647	102.507	102.401	
4.000	103.160	102.942	102.797	102.696	
4.125	103.434	103.223	103.072	102.976	
4.250	103.695	103.489	103.333	103.242	
4.375	103.136	103.000	102.840	102.715	
4.500	103.404	103.274	103.108	102.988	
4.625	101.430	101.402	101.278		
4.750	98.233	98.205	98.084		

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	>\$500-765,600k
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 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	99.646	99.205	97.943	97.864	2.750	97.961	97.986	98.011		
2.875	99.972	99.309	98.272	98.198	2.875	98.063	98.088	98.113		
3.000	101.169	99.546	98.562	98.493	3.000	98.150	98.174	98.199		
3.125	101.508	99.595	98.833	98.770	3.125	98.222	98.246	98.271		
3.250	100.390	99.764	99.650	99.555	3.250	98.450	98.474	98.499		
3.375	100.534	100.043	99.924	99.834	3.375	98.623	98.648	98.673		
3.500	100.899	100.301	100.177	100.092	3.500	98.683	98.708	98.733		
3.625	101.198	100.539	100.410	100.330	3.625	98.731	98.756	98.781		
3.750	101.914	100.759	100.624	100.550	3.750	99.295	99.307	99.301		
3.875	101.603	100.487	100.347	100.240	3.875	99.443	99.456	99.449		
4.000	101.612	100.717	100.572	100.470	4.000	99.480	99.492	99.486		
4.125	101.691	100.938	100.788	100.692	4.125	99.506	99.518	99.512		
4.250	101.356	101.149	100.994	100.903	4.250	99.554	99.566	99.560		
4.375	100.933	100.544	100.383	100.258	4.375	99.272	99.423	99.526		
4.500	101.076	100.768	100.602	100.482	4.500	99.320	99.471	99.575		
4.625	101.114	100.990	100.818	100.704	4.625	99.368	99.520	99.623		
4.750	101.314	101.195	101.019	100.909	4.750	99.417	99.568	99.671		
4.875	97.046	96.584	97.274		4.875					
5.000	94.308	94.280	92.033		5.000					
5.125	94.765	94.737	92.490		5.125					

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	>\$500-765,600
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: 3/25/20 8:48 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					<table border="1" style="width: 100%; border-collapse: collapse;"> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">FICO Adjustments</th> </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 style="background-color: #0070C0; color: white;"> <th colspan="2">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> </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																											
Margin 2.000		Caps 1/1/5			Index: 1 year CMT		Rate		Margin 2.000			Caps 1/1/5			Index: 1 year CMT		Rate			GOVERNMENT ARM PRICE ADJUSTMENTS								
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									
2.750	95.818	95.750	95.673	95.607	2.750	95.818	95.750	95.673	95.607	2.750	95.818	95.750	95.673	95.607	2.750	95.818	95.750	95.673	95.607									
2.875	96.133	96.063	95.988	95.920	2.875	96.133	96.063	95.988	95.920	2.875	96.133	96.063	95.988	95.920	2.875	96.133	96.063	95.988	95.920									
3.000	97.160	97.047	97.085	96.059	3.000	97.160	97.047	97.085	96.059	3.000	97.160	97.047	97.085	96.059	3.000	97.160	97.047	97.085	96.059									
3.125	97.553	97.440	97.478	96.021	3.125	97.553	97.440	97.478	96.021	3.125	97.553	97.440	97.478	96.021	3.125	97.553	97.440	97.478	96.021									
3.250	97.947	97.834	97.872	95.985	3.250	97.947	97.834	97.872	95.985	3.250	97.947	97.834	97.872	95.985	3.250	97.947	97.834	97.872	95.985									
3.375	98.020	97.907	97.945	95.044	3.375	98.020	97.907	97.945	95.044	3.375	98.020	97.907	97.945	95.044	3.375	98.020	97.907	97.945	95.044									
3.500	98.414	98.301	98.339	95.219	3.500	98.414	98.301	98.339	95.219	3.500	98.414	98.301	98.339	95.219	3.500	98.414	98.301	98.339	95.219									
3.625	98.809	98.696	98.734	95.304	3.625	98.809	98.696	98.734	95.304	3.625	98.809	98.696	98.734	95.304	3.625	98.809	98.696	98.734	95.304									
3.750	99.204	99.091	99.129	95.427	3.750	99.204	99.091	99.129	95.427	3.750	99.204	99.091	99.129	95.427	3.750	99.204	99.091	99.129	95.427									
3.875	99.243	99.130	99.168	95.501	3.875	99.243	99.130	99.168	95.501	3.875	99.243	99.130	99.168	95.501	3.875	99.243	99.130	99.168	95.501									
4.000	99.639	99.526	99.564	95.712	4.000	99.639	99.526	99.564	95.712	4.000	99.639	99.526	99.564	95.712	4.000	99.639	99.526	99.564	95.712									
4.125	100.035	99.922	99.960	95.782	4.125	100.035	99.922	99.960	95.782	4.125	100.035	99.922	99.960	95.782	4.125	100.035	99.922	99.960	95.782									
4.250	100.431	100.318	100.356	95.987	4.250	100.431	100.318	100.356	95.987	4.250	100.431	100.318	100.356	95.987	4.250	100.431	100.318	100.356	95.987									
4.375	99.721	99.608	99.646		4.375	99.721	99.608	99.646		4.375	99.721	99.608	99.646		4.375	99.721	99.608	99.646										
4.500	100.115	100.002	100.040		4.500	100.115	100.002	100.040		4.500	100.115	100.002	100.040		4.500	100.115	100.002	100.040										
4.625	100.510	100.397	100.435		4.625	100.510	100.397	100.435		4.625	100.510	100.397	100.435		4.625	100.510	100.397	100.435										
4.750	100.905	100.792	100.830		4.750	100.905	100.792	100.830		4.750	100.905	100.792	100.830		4.750	100.905	100.792	100.830										
4.875					4.875					4.875					4.875													
5.000					5.000					5.000					5.000													
5.125					5.125					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



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: 3/25/20 8:48 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	98.937	98.880	98.814	98.757	2.750	98.896	98.827	98.752	98.687	2.750	98.364	98.284	98.187	98.114	2.750	98.364	98.284	98.187	98.114	2.750	98.364	98.284	98.187	98.114	2.750	98.364	98.284	98.187	98.114
2.875	99.125	99.062	98.995	98.933	2.875	99.087	99.013	98.936	98.866	2.875	98.498	98.412	98.313	98.235	2.875	98.498	98.412	98.313	98.235	2.875	98.498	98.412	98.313	98.235	2.875	98.498	98.412	98.313	98.235
3.000	99.318	99.250	99.181	99.114	3.000	99.285	99.206	99.127	99.052	3.000	98.639	98.548	98.447	98.364	3.000	98.639	98.548	98.447	98.364	3.000	98.639	98.548	98.447	98.364	3.000	98.639	98.548	98.447	98.364
3.125	99.516	99.443	99.373	99.301	3.125	99.490	99.406	99.326	99.246	3.125	98.787	98.691	98.588	98.500	3.125	98.787	98.691	98.588	98.500	3.125	98.787	98.691	98.588	98.500	3.125	98.787	98.691	98.588	98.500
3.250	99.702	99.623	99.551	99.474	3.250	99.711	99.621	99.541	99.456	3.250	98.947	98.846	98.741	98.647	3.250	98.947	98.846	98.741	98.647	3.250	98.947	98.846	98.741	98.647	3.250	98.947	98.846	98.741	98.647
3.375	99.888	99.804	99.730	99.648	3.375	99.937	99.843	99.761	99.671	3.375	99.111	99.005	98.898	98.800	3.375	99.111	99.005	98.898	98.800	3.375	99.111	99.005	98.898	98.800	3.375	99.111	99.005	98.898	98.800
3.500	100.078	99.989	99.914	99.826	3.500	100.167	100.068	99.985	99.889	3.500	99.280	99.169	99.060	98.956	3.500	99.280	99.169	99.060	98.956	3.500	99.280	99.169	99.060	98.956	3.500	99.280	99.169	99.060	98.956
3.625	100.270	100.176	100.099	100.006	3.625	100.399	100.294	100.210	100.109	3.625	99.452	99.335	99.225	99.116	3.625	99.452	99.335	99.225	99.116	3.625	99.452	99.335	99.225	99.116	3.625	99.452	99.335	99.225	99.116
3.750	100.383	100.284	100.204	100.105	3.750	100.534	100.424	100.337	100.231	3.750	99.546	99.424	99.311	99.197	3.750	99.546	99.424	99.311	99.197	3.750	99.546	99.424	99.311	99.197	3.750	99.546	99.424	99.311	99.197
3.875	100.486	100.381	100.298	100.195	3.875	100.657	100.541	100.452	100.341	3.875	99.632	99.505	99.388	99.269	3.875	99.632	99.505	99.388	99.269	3.875	99.632	99.505	99.388	99.269	3.875	99.632	99.505	99.388	99.269
4.000	100.588	100.478	100.392	100.283	4.000	100.781	100.661	100.569	100.452	4.000	99.721	99.588	99.468	99.343	4.000	99.721	99.588	99.468	99.343	4.000	99.721	99.588	99.468	99.343	4.000	99.721	99.588	99.468	99.343
4.125	100.690	100.576	100.486	100.372	4.125	100.907	100.781	100.686	100.564	4.125	99.810	99.673	99.549	99.419	4.125	99.810	99.673	99.549	99.419	4.125	99.810	99.673	99.549	99.419	4.125	99.810	99.673	99.549	99.419
4.250	97.751	97.653	97.706		4.250					4.250	97.407	97.309	97.362		4.250	97.407	97.309	97.362		4.250	97.407	97.309	97.362		4.250	97.407	97.309	97.362	
4.375	97.775	97.676	97.729		4.375					4.375	97.454	97.356	97.409		4.375	97.454	97.356	97.409		4.375	97.454	97.356	97.409		4.375	97.454	97.356	97.409	
4.500	97.617	97.518	97.571		4.500					4.500					4.500					4.500					4.500				
4.625	97.187	97.089	97.142		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		
<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: 3/25/20 8:48 AM

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

**WesLend ARM High Balance**

1733-77 5/1 LIBOR ARM High Balance					1833-77 7/1 LIBOR ARM High Balance					1933-77 10/1 LIBOR ARM High Balance				
Margin 2.25 Caps 2/2/5					Margin 2.25 Caps 5/2/5					Margin 2.25 Caps 5/2/5				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.500					2.500					2.500				
2.625					2.625					2.625				
2.750	98.883	98.826	98.760	98.703	2.750	98.803	98.734	98.658	98.594	2.750	98.300	98.220	98.122	98.050
2.875	99.081	99.018	98.951	98.889	2.875	98.999	98.926	98.849	98.779	2.875	98.434	98.348	98.249	98.171
3.000	99.283	99.215	99.147	99.080	3.000	99.204	99.124	99.046	98.971	3.000	98.578	98.488	98.386	98.304
3.125	99.490	99.417	99.347	99.275	3.125	99.415	99.330	99.251	99.171	3.125	98.732	98.636	98.533	98.445
3.250	99.683	99.605	99.533	99.456	3.250	99.641	99.552	99.471	99.386	3.250	98.898	98.797	98.692	98.599
3.375	99.876	99.792	99.719	99.636	3.375	99.873	99.778	99.697	99.606	3.375	99.069	98.963	98.856	98.757
3.500	100.071	99.982	99.907	99.819	3.500	100.108	100.008	99.925	99.829	3.500	99.244	99.133	99.024	98.920
3.625	100.266	100.172	100.095	100.002	3.625	100.344	100.238	100.155	100.054	3.625	99.422	99.305	99.195	99.086
3.750	100.384	100.285	100.205	100.107	3.750	100.482	100.372	100.286	100.180	3.750	99.522	99.401	99.287	99.173
3.875	100.492	100.387	100.304	100.200	3.875	100.609	100.494	100.405	100.293	3.875	99.614	99.487	99.370	99.250
4.000	100.599	100.489	100.402	100.294	4.000	100.737	100.616	100.524	100.408	4.000	99.707	99.575	99.454	99.330
4.125	100.706	100.591	100.501	100.387	4.125	100.866	100.740	100.645	100.523	4.125	99.801	99.664	99.540	99.410
4.250	100.798	100.678	100.584	100.465	4.250	100.979	100.847	100.749	100.622	4.250	99.913	99.770	99.643	99.508
4.375	100.886	100.761	100.664	100.540	4.375	101.088	100.951	100.850	100.718	4.375	100.025	99.877	99.748	99.607
4.500	100.973	100.843	100.742	100.613	4.500	101.195	101.054	100.949	100.812	4.500	100.135	99.982	99.849	99.704
4.625	101.061	100.926	100.822	100.687	4.625	101.305	101.158	101.051	100.908	4.625	100.245	100.087	99.951	99.801
4.750	101.100	100.959	100.851	100.711	4.750	101.355	101.203	101.091	100.943	4.750	100.384	100.221	100.082	99.926
4.875	101.132	100.986	100.873	100.728	4.875	101.398	101.241	101.125	100.972	4.875	100.529	100.360	100.219	100.058

**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	-2.500	-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		
<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



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Effective: 3/25/20 8:48 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	97.959	97.959	97.959	97.959	3.000				
3.125	98.753	98.753	98.753	98.753	3.125				
3.250	99.381	99.381	99.381	99.381	3.250	99.381	99.375	99.396	
3.375	99.828	99.828	99.828	99.828	3.375	99.828	99.822	99.843	
3.500	100.204	100.204	100.204	100.204	3.500	100.204	100.199	100.219	
3.625	100.562	100.562	100.562	100.562	3.625	100.562	100.556	100.577	
3.750	100.524	100.524	100.524	100.524	3.750	100.524	100.525	100.546	
3.875	100.880	100.880	100.880	100.880	3.875	100.880	100.881	100.901	
4.000	101.185	101.185	101.185	101.185	4.000	101.185	101.186	101.207	
4.125	101.436	101.436	101.436	101.436	4.125	101.436	101.438	101.458	
4.250	101.270	101.270	101.270	101.270	4.250	101.270	101.264	101.268	
4.375	101.530	101.530	101.530	101.530	4.375	101.530	101.523	101.528	
4.500	101.758	101.758	101.758	101.758	4.500	101.758	101.751	101.756	
4.625	101.976	101.976	101.976	101.976	4.625	101.976	101.969	101.974	
4.750	101.854	101.854	101.854	101.854	4.750	101.854	101.875	101.904	
4.875	102.083	102.083	102.083	102.083	4.875	102.083	102.104	102.133	
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		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

**Cumulative Price Adjustment Caps**

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

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

**Extension and Re-lock Fees**

Days	Fee	Re-Lock	Fee
5 Day	0.125		
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