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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

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WestLend Conforming DU and LP

Table with columns for interest rates (1000-99 to 1300-99) and terms (15 Day, 30 Day, 45 Day, 60 Day) for 25/30 Yr Fixed, 20 Yr Fixed, and 15 Yr Fixed.

Table with columns for interest rates (1400-99 to 1401-99) and terms (15 Day, 30 Day, 45 Day, 60 Day) for 10 Yr Fixed.

Table with columns for LPMI Product Codes (1011-99 to 1311-99) and corresponding terms.

Table with columns for Extension and Re-lock Fees (5 Day, 7 Day, 10 Day, 15 Day) and Re-Lock fees (0.125, 0.150, 0.250, 0.375).

Price Adjustments

Table for Risk Based Adjustments (Terms > 15 years only) with columns for LTV ranges (620-639 to >740) and FICO ranges (<=60 to >=740).

Table for Conventional Adjusters with items like Investment Property LTV <=75, Attached Condo >75 LTV & Term > 15yrs, etc.

Loans with Secondary Financing

Table for Loans with Secondary Financing showing all loans with subordinate financing (-0.375) and a breakdown by LTV and CLTV ranges.

Cash Out (All Terms)

Table for Cash Out (All Terms) showing adjustments for LTV ranges (620-639 to >=740) and FICO ranges (<=60 to >=740).

LPMI Adjustments - All LPMI Products

Large table for LPMI Adjustments - All LPMI Products, categorized into >20 Year Purchase - Fixed and <=20 Year Purchase - Fixed, with sub-columns for LTV, Coverage, and various FICO ranges.

Wholesale Fee Buyout Option Price Adjustor

Table for Wholesale Fee Buyout Option Price Adjustor with columns for loan amounts (>\$60-100k to >\$500-765,600k) and corresponding adjustments (CA Only, TX Only, All Other St).



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	97.352	97.118	97.030	96.951	3.000	98.715	98.492	98.393		2.750	98.677	98.509	98.699	
2.875	98.013	97.785	97.691	97.617	3.125	99.362	99.144	99.040		2.875	98.977	98.814	99.005	
3.000	98.715	98.492	98.393	98.325	3.250	99.862	99.650	99.541		3.000	99.227	99.070	99.261	
3.125	101.440	99.144	99.040	98.976	3.375	100.347	100.141	100.026		3.125	99.956	99.739	99.913	
3.250	101.942	99.650	99.541	99.482	3.500	100.590	100.390	100.270		3.250	100.339	100.136	100.309	
3.375	102.277	100.141	100.026	99.973	3.625	100.745	100.550	100.425		3.375	100.678	100.478	100.651	
3.500	102.581	100.390	100.270	100.222	3.750	100.659	100.467	100.336		3.500	100.945	100.748	100.921	
3.625	102.832	100.550	100.425	100.382	3.875	101.085	100.898	100.762		3.625	100.588	100.558	100.713	
3.750	102.616	100.467	100.336	100.262	4.000	101.256	101.074	100.934		3.750	100.954	100.928	101.083	
3.875	103.050	100.898	100.762	100.693	4.125	101.421	101.246	101.100		3.875	101.095	101.074	101.229	
4.000	103.264	101.074	100.934	100.870	4.250	101.001	100.797	100.646		4.000	101.469	101.457	101.612	
4.125	103.519	101.246	101.100	101.041	4.375	101.253	101.055	100.898		4.125	101.228	101.343	101.479	
4.250	102.848	100.797	100.646	100.553	4.500	101.468	101.275	101.114		4.250	101.538	101.660	101.797	
4.375	103.005	101.055	100.898	100.811	4.625	101.637	101.450	101.283		4.375	101.867	101.996	102.133	
4.500	103.254	101.275	101.147	101.032	4.750	96.008	95.774	95.671		4.500	102.040	102.170	102.307	
4.625	103.464	101.450	101.283	101.206	4.875	96.341	96.171	96.070		4.625	101.439	101.602	101.720	
4.750	103.485	101.310	101.380		5.000	96.381	96.213	96.114		4.750	98.793	98.759	98.682	
4.875	103.667	101.531	101.604		5.125	96.592	96.426	96.328		4.875	99.060	99.027	98.950	
5.000	103.905	101.783	101.858		5.250	93.872	93.706	93.608		5.000	99.328	99.295	99.219	
5.125	104.147	96.426	96.328		5.375	94.092	93.959	93.860		5.125				

1433-99 1453-99					
Conventional 10 Yr Fixed HB					
Rate	15 Day	30 Day	45 Day	60 Day	
2.500	97.471	97.286	97.477		
2.625	97.938	97.760	97.951		
2.750	98.447	98.279	98.469		
2.875	98.747	98.584	98.775		
3.000	98.997	98.840	99.031		
3.125	99.726	99.509	99.683		
3.250	100.109	99.906	100.079		
3.375	100.448	100.248	100.421		
3.500	100.715	100.518	100.691		
3.625	100.358	100.328	100.483		
3.750	100.724	100.698	100.853		
3.875	100.865	100.844	100.999		
4.000	101.239	101.227	101.382		
4.125	100.998	101.113	101.249		
4.250	101.308	101.430	101.567		
4.375	101.637	101.766	101.903		
4.500	101.810	101.940	102.077		
4.625	101.209	101.372	101.490		
4.750	98.793	98.759	98.682		
4.875	99.060	99.027	98.950		

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									
	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	>\$500-765,600
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	101.187	101.012	100.374	100.299	2.750	100.632	100.441	100.357	100.299	
2.875	101.631	101.456	100.784	100.714	2.875	100.992	100.806	100.717	100.664	
3.000	102.057	101.882	101.169	101.105	3.000	101.339	101.158	101.064	101.016	
3.125	102.474	102.299	101.512	101.453	3.125	101.674	101.499	101.400	101.357	
3.250	102.366	102.191	101.829	101.775	3.250	102.001	101.831	101.727	101.689	
3.375	102.634	102.459	101.763	101.675	3.375	101.699	101.502	101.393	101.320	
3.500	102.999	102.824	102.086	102.004	3.500	102.027	101.836	101.721	101.654	
3.625	103.298	103.123	102.384	102.307	3.625	102.347	102.162	102.042	101.980	
3.750	103.202	103.027	102.660	102.587	3.750	102.659	102.480	102.354	102.297	
3.875	102.954	102.779	101.640	101.535	3.875	102.349	102.112	101.981	101.892	
4.000	103.217	103.042	101.925	101.826	4.000	102.662	102.430	102.294	102.210	
4.125	103.472	103.297	102.194	102.100	4.125	101.712	101.512	101.179		
4.250	102.686	102.600	102.449	102.360	4.250	100.391	100.363	100.323		
4.375	102.227	102.210	101.839	101.716	4.375	100.866	100.838	100.800		
4.500	102.540	102.523	102.101	101.983	4.500	101.342	101.314	101.277		
4.625	102.616	102.600	100.863		4.625	101.818	101.790	101.754		
4.750	102.119	102.167	101.038		4.750	99.847	99.820	99.781		
4.875	101.168	100.605	100.769		4.875	100.325	100.296	100.258		
5.000	98.888	98.860	98.716		5.000	100.802	100.774	100.736		
5.125	99.387	99.359	99.216		5.125	101.281	101.252	101.216		

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	101.437	101.262	100.374	100.299	
2.875	101.881	101.706	100.784	100.714	
3.000	102.307	102.132	101.169	101.105	
3.125	102.724	102.549	101.512	101.453	
3.250	102.616	102.441	101.829	101.775	
3.375	102.884	102.709	101.763	101.675	
3.500	103.249	103.074	102.086	102.004	
3.625	103.548	103.373	102.384	102.307	
3.750	103.452	103.277	102.660	102.587	
3.875	103.204	103.029	101.640	101.535	
4.000	103.467	103.292	101.925	101.826	
4.125	103.722	103.547	102.194	102.100	
4.250	102.686	102.600	102.449	102.360	
4.375	102.074	101.995	101.839	101.716	
4.500	102.336	102.263	102.101	101.983	
4.625	100.285	100.250	100.110		
4.750	98.013	97.985	97.841		

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	98.489	98.289	97.539	97.464	2.750	97.263	97.268	97.246		
2.875	98.593	98.393	97.872	97.803	2.875	97.373	97.377	97.356		
3.000	99.132	98.630	98.166	98.102	3.000	97.466	97.471	97.449		
3.125	99.153	98.679	98.435	98.376	3.125	97.545	97.550	97.528		
3.250	100.766	99.315	99.206	99.113	3.250	97.824	97.877	97.949		
3.375	101.034	99.591	99.477	99.389	3.375	98.004	98.057	98.129		
3.500	101.399	99.843	99.723	99.641	3.500	98.071	98.124	98.195		
3.625	101.698	100.073	99.948	99.870	3.625	98.124	98.177	98.249		
3.750	100.488	100.283	100.152	100.080	3.750	98.605	98.687	98.821		
3.875	100.059	99.956	99.820	99.716	3.875	98.759	98.841	98.976		
4.000	100.277	100.179	100.038	99.939	4.000	98.802	98.884	99.018		
4.125	100.483	100.391	100.245	100.151	4.125	98.832	98.914	99.049		
4.250	100.679	100.593	100.442	100.353	4.250	98.852	98.934	99.068		
4.375	99.957	99.879	99.723	99.600	4.375	98.257	98.364	98.514		
4.500	100.169	100.096	99.934	99.816	4.500	98.305	98.412	98.562		
4.625	100.377	100.310	100.143	100.030	4.625	98.353	98.460	98.610		
4.750	100.571	100.509	100.337	100.230	4.750	98.402	98.509	98.659		
4.875	97.743	97.180	97.344		4.875					
5.000	95.093	95.065	92.794		5.000					
5.125	95.549	95.521	93.251		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: 3/26/20 9:14 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 style="text-align: center;">620 - 639</td> <td style="text-align: center;">-1.250</td> </tr> <tr> <td style="text-align: center;">640- 659</td> <td style="text-align: center;">-0.375</td> </tr> <tr> <td style="text-align: center;">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 style="text-align: center;">Manual</td> <td style="text-align: center;">-0.250</td> </tr> <tr> <td style="text-align: center;">2 unit</td> <td style="text-align: center;">-0.750</td> </tr> <tr> <td style="text-align: center;">3-4 unit</td> <td style="text-align: center;">-1.000</td> </tr> <tr> <td style="text-align: center;">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					Margin 2.000					GOVERNMENT ARM PRICE ADJUSTMENTS																		
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																			
2.750	95.907	95.845	95.762	95.702	2.750	95.907	95.845	95.762	95.702																			
2.875	96.217	96.153	96.072	96.010	2.875	96.217	96.153	96.072	96.010																			
3.000	96.660	96.547	96.585	96.146	3.000	96.660	96.547	96.585	96.146																			
3.125	97.053	96.940	96.978	96.108	3.125	97.053	96.940	96.978	96.108																			
3.250	97.447	97.334	97.372	96.072	3.250	97.447	97.334	97.372	96.072																			
3.375	97.520	97.407	97.445	95.133	3.375	97.520	97.407	97.445	95.133																			
3.500	97.914	97.801	97.839	95.306	3.500	97.914	97.801	97.839	95.306																			
3.625	98.309	98.196	98.234	95.392	3.625	98.309	98.196	98.234	95.392																			
3.750	98.704	98.591	98.629	95.516	3.750	98.704	98.591	98.629	95.516																			
3.875	98.743	98.630	98.668	95.593	3.875	98.743	98.630	98.668	95.593																			
4.000	99.139	99.026	99.064	95.802	4.000	99.139	99.026	99.064	95.802																			
4.125	99.535	99.422	99.460	95.874	4.125	99.535	99.422	99.460	95.874																			
4.250	99.931	99.818	99.856	96.086	4.250	99.931	99.818	99.856	96.086																			
4.375	99.221	99.108	99.146		4.375	99.221	99.108	99.146																				
4.500	99.615	99.502	99.540		4.500	99.615	99.502	99.540																				
4.625	100.010	99.897	99.935		4.625	100.010	99.897	99.935																				
4.750	100.405	100.292	100.330		4.750	100.405	100.292	100.330																				
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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Effective: 3/26/20 9:14 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	99.032	98.980	98.909	98.858	2.750	98.781	98.719	98.634	98.576	2.750	98.481	98.407	98.304	98.238	2.750	98.481	98.407	98.304	98.238	2.750	98.481	98.407	98.304	98.238					
2.875	99.220	99.164	99.091	99.035	2.875	98.965	98.898	98.811	98.748	2.875	98.613	98.533	98.429	98.357	2.875	98.613	98.533	98.429	98.357	2.875	98.613	98.533	98.429	98.357					
3.000	99.413	99.352	99.277	99.216	3.000	99.156	99.083	98.995	98.927	3.000	98.751	98.666	98.559	98.483	3.000	98.751	98.666	98.559	98.483	3.000	98.751	98.666	98.559	98.483					
3.125	99.611	99.545	99.469	99.403	3.125	99.354	99.276	99.187	99.113	3.125	98.897	98.807	98.699	98.617	3.125	98.897	98.807	98.699	98.617	3.125	98.897	98.807	98.699	98.617					
3.250	99.796	99.724	99.647	99.575	3.250	99.566	99.483	99.393	99.314	3.250	99.047	98.952	98.841	98.754	3.250	99.047	98.952	98.841	98.754	3.250	99.047	98.952	98.841	98.754					
3.375	99.982	99.904	99.825	99.748	3.375	99.784	99.695	99.604	99.520	3.375	99.200	99.100	98.988	98.895	3.375	99.200	99.100	98.988	98.895	3.375	99.200	99.100	98.988	98.895					
3.500	100.171	100.089	100.008	99.926	3.500	100.005	99.911	99.819	99.730	3.500	99.358	99.253	99.138	99.041	3.500	99.358	99.253	99.138	99.041	3.500	99.358	99.253	99.138	99.041					
3.625	100.362	100.274	100.192	100.105	3.625	100.228	100.129	100.036	99.941	3.625	99.519	99.408	99.291	99.189	3.625	99.519	99.408	99.291	99.189	3.625	99.519	99.408	99.291	99.189					
3.750	100.476	100.383	100.297	100.205	3.750	100.360	100.256	100.160	100.060	3.750	99.615	99.499	99.379	99.271	3.750	99.615	99.499	99.379	99.271	3.750	99.615	99.499	99.379	99.271					
3.875	100.579	100.481	100.391	100.294	3.875	100.482	100.373	100.273	100.168	3.875	99.704	99.583	99.460	99.347	3.875	99.704	99.583	99.460	99.347	3.875	99.704	99.583	99.460	99.347					
4.000	100.681	100.578	100.485	100.383	4.000	100.605	100.490	100.388	100.278	4.000	99.796	99.670	99.544	99.425	4.000	99.796	99.670	99.544	99.425	4.000	99.796	99.670	99.544	99.425					
4.125	100.784	100.675	100.580	100.472	4.125	100.728	100.609	100.504	100.388	4.125	99.889	99.758	99.628	99.505	4.125	99.889	99.758	99.628	99.505	4.125	99.889	99.758	99.628	99.505					
4.250	97.373	97.275	97.328		4.250					4.250	97.060	96.962	97.015		4.250	97.060	96.962	97.015		4.250	97.060	96.962	97.015						
4.375	97.397	97.298	97.351		4.375					4.375	97.107	97.009	97.062		4.375	97.107	97.009	97.062		4.375	97.107	97.009	97.062						
4.500	97.236	97.137	97.190		4.500					4.500					4.500					4.500									
4.625	96.798	96.700	96.753		4.625					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 desk 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



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

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Effective: 3/26/20 9:14 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	98.975	98.923	98.852	98.802	2.750	98.689	98.627	98.542	98.483	2.750	98.417	98.343	98.240	98.174
2.875	99.173	99.117	99.044	98.988	2.875	98.878	98.810	98.724	98.660	2.875	98.549	98.470	98.365	98.293
3.000	99.376	99.314	99.240	99.179	3.000	99.073	99.001	98.913	98.844	3.000	98.690	98.606	98.499	98.422
3.125	99.583	99.516	99.440	99.374	3.125	99.277	99.199	99.110	99.036	3.125	98.841	98.751	98.642	98.561
3.250	99.776	99.704	99.627	99.555	3.250	99.495	99.411	99.321	99.242	3.250	98.995	98.900	98.790	98.703
3.375	99.969	99.891	99.812	99.736	3.375	99.718	99.629	99.538	99.454	3.375	99.154	99.054	98.942	98.850
3.500	100.163	100.081	99.999	99.918	3.500	99.944	99.851	99.758	99.669	3.500	99.318	99.213	99.098	99.001
3.625	100.359	100.271	100.188	100.101	3.625	100.172	100.073	99.980	99.885	3.625	99.485	99.375	99.258	99.155
3.750	100.477	100.384	100.298	100.206	3.750	100.309	100.205	100.108	100.008	3.750	99.587	99.472	99.352	99.244
3.875	100.585	100.487	100.398	100.301	3.875	100.434	100.325	100.226	100.121	3.875	99.683	99.562	99.439	99.326
4.000	100.693	100.590	100.497	100.395	4.000	100.561	100.446	100.344	100.234	4.000	99.780	99.654	99.528	99.409
4.125	100.801	100.692	100.597	100.489	4.125	100.687	100.568	100.463	100.347	4.125	99.878	99.747	99.617	99.494
4.250	100.893	100.780	100.680	100.568	4.250	100.796	100.672	100.563	100.443	4.250	99.975	99.839	99.706	99.577
4.375	100.983	100.864	100.761	100.643	4.375	100.902	100.771	100.660	100.534	4.375	100.071	99.929	99.793	99.659
4.500	101.071	100.947	100.841	100.717	4.500	101.005	100.870	100.755	100.624	4.500	100.164	100.017	99.878	99.738
4.625	101.160	101.031	100.921	100.793	4.625	101.111	100.970	100.852	100.716	4.625	100.258	100.106	99.963	99.818
4.750	101.200	101.065	100.951	100.818	4.750	101.160	101.014	100.892	100.750	4.750	100.392	100.234	100.089	99.939
4.875	101.233	101.093	100.974	100.836	4.875	101.202	101.051	100.925	100.778	4.875	100.533	100.370	100.222	100.067

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: 3/26/20 9:14 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	96.870	96.870	96.870	96.870	3.000				
3.125	97.662	97.662	97.662	97.662	3.125				
3.250	98.283	98.283	98.283	98.283	3.250	98.283	98.291	98.344	
3.375	98.716	98.716	98.716	98.716	3.375	98.716	98.738	98.791	
3.500	99.189	99.189	99.189	99.189	3.500	99.189	99.116	99.215	
3.625	99.503	99.503	99.503	99.503	3.625	99.503	99.452	99.548	
3.750	99.516	99.516	99.516	99.516	3.750	99.516	99.516	99.528	
3.875	99.870	99.870	99.870	99.870	3.875	99.870	99.870	99.883	
4.000	100.168	100.168	100.168	100.168	4.000	100.168	100.168	100.181	
4.125	100.405	100.405	100.405	100.405	4.125	100.405	100.405	100.418	
4.250	100.138	100.138	100.138	100.138	4.250	100.138	100.131	100.136	
4.375	100.396	100.396	100.396	100.396	4.375	100.396	100.389	100.394	
4.500	100.608	100.608	100.608	100.608	4.500	100.608	100.601	100.606	
4.625	100.819	100.819	100.819	100.819	4.625	100.819	100.812	100.817	
4.750	100.675	100.675	100.675	100.675	4.750	100.675	100.772	100.898	
4.875	100.802	100.802	100.802	100.802	4.875	100.802	100.975	101.048	
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
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TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other St	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194