



Effective: 3/27/20 9:38 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

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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	98.723	98.620	98.266	98.183	2.750	98.801	98.551	98.480	98.416	2.750	100.413	100.189	100.108	100.080	
2.875	99.395	99.286	98.933	98.855	2.875	99.488	99.244	99.167	99.109	2.875	100.687	100.469	100.383	100.360	
3.000	100.107	99.993	99.656	99.567	3.000	100.212	99.973	99.891	99.838	3.000	100.933	100.781	100.690	100.639	
3.125	100.754	100.635	100.282	100.215	3.125	100.881	100.647	100.560	100.512	3.125	101.260	101.113	101.017	100.971	
3.250	101.493	101.359	101.069	100.717	3.250	101.368	101.140	101.048	101.005	3.250	101.534	101.393	101.291	101.251	
3.375	101.836	101.702	101.412	101.209	3.375	101.906	101.684	101.587	101.549	3.375	101.803	101.668	101.562	101.526	
3.500	102.051	101.916	101.565	101.513	3.500	102.132	101.915	101.812	101.780	3.500	102.038	101.908	101.796	101.766	
3.625	102.295	102.155	101.803	101.757	3.625	102.338	102.127	102.019	101.992	3.625	101.684	101.558	101.441	101.377	
3.750	102.414	102.321	102.113	101.610	3.750	102.504	102.327	102.214	102.154	3.750	101.957	101.837	101.715	101.656	
3.875	102.572	102.422	102.130	102.027	3.875	102.936	102.765	102.646	102.591	3.875	102.229	102.115	101.987	101.934	
4.000	102.784	102.629	102.307	102.239	4.000	103.092	102.926	102.803	102.753	4.000	102.483	102.374	102.241	102.193	
4.125	103.040	102.879	102.558	102.495	4.125	103.317	103.157	103.028	102.983	4.125	102.418	102.282	102.144	102.064	
4.250	102.710	102.593	102.366	101.951	4.250	102.991	102.834	102.700	102.622	4.250	102.671	102.540	102.397	102.322	
4.375	102.819	102.647	102.412	102.233	4.375	103.233	103.081	102.942	102.869	4.375	102.859	102.734	102.586	102.516	
4.500	103.068	102.892	102.631	102.483	4.500	103.476	103.330	103.185	103.118	4.500	103.001	102.882	102.728	102.664	
4.625	103.283	103.101	102.778	102.698	4.625	103.707	103.566	103.417	103.354	4.625	102.412	102.391	102.232	102.128	
4.750	103.157	102.970	102.729	102.467	4.750	103.690	103.489	103.334	103.238	4.750	102.625	102.609	102.445	102.346	
4.875	103.388	103.196	102.808	102.698	4.875	103.935	103.740	103.580	103.488	4.875	102.772	102.761	102.592	102.498	
5.000	103.633	103.435	103.049	102.943	5.000	104.189	103.999	103.834	103.748	5.000	102.876	102.871	102.697	102.608	
5.125	103.877	103.675	103.288	103.188	5.125	104.451	104.293	104.123	104.016	5.125	102.461	102.460	102.281	102.153	

1400-99 1401-99		Conventional 10 Yr Fixed				Conventional 15 Yr Fixed					Conventional 20 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	100.266	100.058	99.992	99.989	3.250					2.750					
2.875	100.601	100.459	100.388	100.354	3.375					2.875					
3.000	101.005	100.869	100.792	100.764	3.500					3.000					
3.125	101.308	101.178	101.096	101.073	3.625					3.125					
3.250	101.563	101.438	101.351	101.333	3.750					3.250					
3.375	101.803	101.684	101.592	101.579	3.875					3.375					
3.500	102.023	101.910	101.812	101.805	4.000					3.500					
3.625	101.885	101.775	101.672	101.633	4.125					3.625					
3.750	102.134	102.030	101.922	101.888	4.250					3.750					
3.875	102.386	102.287	102.174	102.145	4.375					3.875					
4.000	102.633	102.540	102.422	102.399	4.500					4.000					
4.125	102.693	102.573	102.450	102.399	4.625					4.125					
4.250	102.935	102.821	102.692	102.646	4.750					4.250					
4.375	103.141	103.032	102.898	102.858	4.875					4.375					
4.500	103.287	103.184	103.045	103.010	5.000					4.500					
4.625	102.803	102.797	102.653	102.577	5.125					4.625					
4.750	103.027	103.027	102.877	102.807	5.250					4.750					
4.875	103.171	103.176	103.021	102.956	5.375					4.875					
5.000	103.283	103.294	103.134	103.074	5.500					5.000					
5.125	102.500	102.516	102.350	102.247	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			
The below adds also apply:			-0.375
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
	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	>\$500-765,600k
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						



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	98.075	97.807	97.721	97.638	3.000	99.423	99.166	99.071		2.750	99.466	99.376	99.582	
2.875	98.727	98.465	98.374	98.296	3.125	100.065	99.814	99.713		2.875	99.744	99.661	99.871	
3.000	99.423	99.166	99.071	98.998	3.250	100.563	100.317	100.210		3.000	99.976	99.900	100.111	
3.125	102.248	99.814	99.713	99.645	3.375	101.044	100.804	100.692		3.125	100.387	100.342	100.525	
3.250	102.744	100.317	100.210	100.148	3.500	101.283	101.048	100.931		3.250	100.739	100.709	100.895	
3.375	103.057	100.804	100.692	100.635	3.625	101.428	101.198	101.077		3.375	101.047	101.024	101.217	
3.500	103.354	101.048	100.931	100.880	3.750	101.216	101.021	100.894		3.500	101.292	101.274	101.467	
3.625	103.591	101.198	101.077	101.030	3.875	101.633	101.443	101.311		3.625	100.784	100.601	100.763	
3.750	103.213	101.021	100.894	100.815	4.000	101.797	101.613	101.475		3.750	101.120	100.942	101.107	
3.875	103.545	101.443	101.311	101.238	4.125	101.959	101.781	101.638		3.875	101.250	101.075	101.242	
4.000	103.751	101.613	101.475	101.407	4.250	101.283	101.107	100.959		4.000	101.587	101.423	101.595	
4.125	104.000	101.781	101.638	101.575	4.375	101.531	101.361	101.207		4.125	101.323	101.453	101.594	
4.250	103.163	101.107	100.978	100.863	4.500	101.742	101.578	101.419		4.250	101.590	101.727	101.874	
4.375	103.250	101.361	101.251	101.116	4.625	101.909	101.750	101.586		4.375	101.871	102.016	102.169	
4.500	103.493	101.578	101.543	101.334	4.750					4.500	102.002	102.157	102.314	
4.625	103.701	101.750	101.622	101.505	4.875					4.625	101.134	101.299	101.416	
4.750	103.369	101.361	101.436		5.000					4.750				
4.875	103.671	101.549	101.630		5.125					4.875				
5.000	103.909	101.777	101.864		5.250					5.000				
5.125	104.147	76.768	76.672		5.375					5.125				

1433-99 1453-99					
Conventional 10 Yr Fixed HB					
Rate	15 Day	30 Day	45 Day	60 Day	
2.500	98.337	98.228	98.422		
2.625	98.766	98.666	98.865		
2.750	99.236	99.146	99.352		
2.875	99.514	99.431	99.641		
3.000	99.746	99.670	99.881		
3.125	100.157	100.112	100.295		
3.250	100.509	100.479	100.665		
3.375	100.817	100.794	100.987		
3.500	101.062	101.044	101.237		
3.625	100.554	100.371	100.533		
3.750	100.890	100.712	100.877		
3.875	101.020	100.845	101.012		
4.000	101.357	101.193	101.365		
4.125	101.093	101.223	101.364		
4.250	101.360	101.497	101.644		
4.375	101.641	101.786	101.939		
4.500	101.772	101.927	102.084		
4.625	100.904	101.069	101.186		
4.750					
4.875					

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			
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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Effective: 3/27/20 9:38 AM

WesLend Government																																						
8000-99 8100-99					8300-99					FHA / VA LOAN LEVEL ADJUSTMENTS																												
FHA/VA 25/30 Yr Fixed					FHA/VA 15 Yr Fixed																																	
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																													
2.750	100.188	99.962	99.877	99.799	2.750	100.275	100.075	99.476	99.448	<table border="1" style="margin: auto;"> <thead> <tr> <th colspan="2" style="background-color: #0070C0; color: white;">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>580 - 599*</td><td style="text-align: right;">-2.500</td></tr> <tr><td>600 - 619*</td><td style="text-align: right;">-2.000</td></tr> <tr><td>620 - 639</td><td style="text-align: right;">-1.250</td></tr> <tr><td>640- 659</td><td style="text-align: right;">-0.375</td></tr> <tr><td>660- 679</td><td style="text-align: right;">-0.250</td></tr> <tr><td>680 - 699</td><td style="text-align: right;">0.000</td></tr> <tr><td>&gt; 700</td><td style="text-align: right;">0.000</td></tr> <tr> <th colspan="2" style="background-color: #0070C0; color: white;">Government Adjusters</th> </tr> <tr><td>Manual</td><td style="text-align: right;">-0.250</td></tr> <tr><td>2 unit</td><td style="text-align: right;">-0.750</td></tr> <tr><td>3-4 unit</td><td style="text-align: right;">-1.000</td></tr> <tr><td>VA</td><td style="text-align: right;">-0.250</td></tr> <tr><td>Manufactured</td><td style="text-align: right;">-1.250</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	Manufactured	-1.250
FICO Adjustments																																						
580 - 599*	-2.500																																					
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620 - 639	-1.250																																					
640- 659	-0.375																																					
660- 679	-0.250																																					
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> 700	0.000																																					
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3-4 unit	-1.000																																					
VA	-0.250																																					
Manufactured	-1.250																																					
2.875	100.589	100.369	100.279	100.206	2.875	100.423	100.223	99.827	99.770																													
3.000	103.872	100.751	100.655	100.588	3.000	100.666	100.466	100.171	100.120																													
3.125	104.205	101.091	100.990	100.928	3.125	100.746	100.599	100.503	100.457																													
3.250	104.513	101.406	101.300	101.243	3.250	101.069	100.928	100.827	100.786																													
3.375	104.087	101.294	101.117	101.026	3.375	100.867	100.667	100.219	100.144																													
3.500	104.402	101.550	101.434	101.348	3.500	100.904	100.704	100.545	100.475																													
3.625	104.693	101.848	101.726	101.646	3.625	101.105	100.979	100.863	100.798																													
3.750	104.961	102.123	101.996	101.921	3.750	101.415	101.295	101.173	101.113																													
3.875	103.537	101.386	100.622	100.515	3.875	101.315	101.115	100.963	100.871																													
4.000	103.816	101.435	100.903	100.801	4.000	101.548	101.406	101.274	101.187																													
4.125	104.080	101.784	101.169	101.072	4.125	101.430	101.230	81.068																														
4.250	104.330	101.568	101.420	101.329	4.250																																	
4.375	103.389	101.462	100.623	100.497	4.375																																	
4.500	104.078	101.775	100.883	100.762	4.500																																	
4.625	104.078	101.852	100.516		4.625																																	
4.750	104.766	101.712	100.691		4.750																																	
4.875	101.297	100.644	100.709		4.875																																	
5.000					5.000																																	
5.125					5.125																																	
7000-99					USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS																												
Rate	15 Day	30 Day	45 Day	60 Day																																		
2.750	100.188	99.962	99.877	99.799	<table border="1" style="margin: auto;"> <thead> <tr> <th colspan="2" style="background-color: #0070C0; color: white;">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>620 - 639</td><td style="text-align: right;">-1.500</td></tr> <tr><td>640- 659</td><td style="text-align: right;">-0.625</td></tr> <tr><td>660- 679</td><td style="text-align: right;">-0.250</td></tr> <tr><td>680 - 699</td><td style="text-align: right;">0.000</td></tr> <tr><td>&gt; 700</td><td style="text-align: right;">0.000</td></tr> <tr> <th colspan="2" style="background-color: #0070C0; color: white;">Government Adjusters</th> </tr> <tr><td>Manual</td><td style="text-align: right;">-0.250</td></tr> <tr><td>2 unit</td><td style="text-align: right;">-0.750</td></tr> <tr><td>3-4 unit</td><td style="text-align: right;">-1.000</td></tr> </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																																					
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2.875	100.589	100.369	100.279	100.206																																		
3.000	100.965	100.751	100.655	100.588																																		
3.125	101.300	101.091	100.990	100.928																																		
3.250	101.609	101.406	101.300	101.243																																		
3.375	101.455	101.229	101.117	101.026																																		
3.500	101.771	101.550	101.434	101.348																																		
3.625	102.063	101.848	101.726	101.646																																		
3.750	102.333	102.123	101.996	101.921																																		
3.875	100.862	100.755	100.622	100.515																																		
4.000	101.142	101.041	100.903	100.801																																		
4.125	101.408	101.312	101.169	101.072																																		
4.250	101.659	101.568	101.420	101.329																																		
4.375	100.827	100.776	100.623	100.497																																		
4.500	101.086	101.041	100.883	100.762																																		
4.625	97.743	97.543	80.141																																			
4.750																																						
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																												

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Effective: 3/27/20 9:38 AM

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	97.883	97.683	97.410	97.332	2.750	97.521	97.577	97.657		
2.875	98.042	97.823	97.732	97.659	2.875	97.615	97.672	97.751		
3.000	101.147	98.111	98.015	97.948	3.000	97.695	97.751	97.831		
3.125	101.480	98.378	98.277	98.215	3.125	97.761	97.817	97.897		
3.250	99.277	99.045	98.939	98.843	3.250	97.945	97.987	98.004		
3.375	99.540	99.314	99.203	99.112	3.375	98.112	98.154	98.172		
3.500	99.781	99.560	99.444	99.358	3.500	98.166	98.209	98.226		
3.625	100.001	99.786	99.664	99.584	3.625	98.208	98.250	98.267		
3.750	100.202	99.993	99.866	99.791	3.750	98.670	98.777	98.950		
3.875	99.419	99.312	99.179	99.072	3.875	98.813	98.919	99.093		
4.000	99.634	99.532	99.394	99.292	4.000	98.845	98.951	99.124		
4.125	99.839	99.742	99.600	99.503	4.125	98.893	98.999	99.173		
4.250	100.034	99.944	99.796	99.704	4.250	98.941	99.048	99.221		
4.375	99.090	99.039	98.886	98.760	4.375	97.938	98.051	98.201		
4.500	99.300	99.254	99.096	98.975	4.500	97.986	98.100	98.250		
4.625	99.507	99.467	99.304	99.188	4.625	98.035	98.148	98.298		
4.750	99.700	99.666	99.497	99.387	4.750	98.083	98.196	98.346		
4.875	97.622	96.969	97.034		4.875					
5.000					5.000					
5.125					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: 3/27/20 9:38 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	95.034	94.960	94.896	94.840	2.750	95.034	94.960	94.896	94.840																			
2.875	95.342	95.273	95.204	95.146	2.875	95.342	95.273	95.204	95.146																			
3.000	96.660	96.547	96.585	95.281	3.000	96.660	96.547	96.585	95.281																			
3.125	97.053	96.940	96.978	95.243	3.125	97.053	96.940	96.978	95.243																			
3.250	97.447	97.334	97.372	95.207	3.250	97.447	97.334	97.372	95.207																			
3.375	97.520	97.407	97.445	94.269	3.375	97.520	97.407	97.445	94.269																			
3.500	97.914	97.801	97.839	94.441	3.500	97.914	97.801	97.839	94.441																			
3.625	98.309	98.196	98.234	94.528	3.625	98.309	98.196	98.234	94.528																			
3.750	98.704	98.591	98.629	94.653	3.750	98.704	98.591	98.629	94.653																			
3.875	98.743	98.630	98.668	94.730	3.875	98.743	98.630	98.668	94.730																			
4.000	99.139	99.026	99.064	94.939	4.000	99.139	99.026	99.064	94.939																			
4.125	99.535	99.422	99.460	95.011	4.125	99.535	99.422	99.460	95.011																			
4.250	99.931	99.818	99.856	95.224	4.250	99.931	99.818	99.856	95.224																			
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



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: 3/27/20 9:38 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	99.157	99.105	99.040	98.995	2.750	98.926	98.858	98.785	98.732	2.750	98.597	98.511	98.426	98.365	2.750	98.597	98.511	98.426	98.365	2.750	98.597	98.511	98.426	98.365					
2.875	99.347	99.293	99.224	99.173	2.875	99.110	99.041	98.962	98.904	2.875	98.730	98.642	98.552	98.486	2.875	98.730	98.642	98.552	98.486	2.875	98.730	98.642	98.552	98.486					
3.000	99.540	99.485	99.411	99.355	3.000	99.300	99.230	99.146	99.083	3.000	98.870	98.780	98.685	98.613	3.000	98.870	98.780	98.685	98.613	3.000	98.870	98.780	98.685	98.613					
3.125	99.740	99.683	99.603	99.542	3.125	99.498	99.426	99.338	99.269	3.125	99.018	98.926	98.826	98.749	3.125	99.018	98.926	98.826	98.749	3.125	99.018	98.926	98.826	98.749					
3.250	99.925	99.867	99.782	99.716	3.250	99.711	99.639	99.545	99.470	3.250	99.165	99.071	98.966	98.884	3.250	99.165	99.071	98.966	98.884	3.250	99.165	99.071	98.966	98.884					
3.375	100.111	100.051	99.961	99.889	3.375	99.930	99.856	99.757	99.677	3.375	99.315	99.220	99.109	99.022	3.375	99.315	99.220	99.109	99.022	3.375	99.315	99.220	99.109	99.022					
3.500	100.302	100.240	100.144	100.068	3.500	100.152	100.077	99.973	99.888	3.500	99.470	99.372	99.256	99.164	3.500	99.470	99.372	99.256	99.164	3.500	99.470	99.372	99.256	99.164					
3.625	100.493	100.429	100.329	100.247	3.625	100.376	100.300	100.190	100.100	3.625	99.627	99.527	99.406	99.308	3.625	99.627	99.527	99.406	99.308	3.625	99.627	99.527	99.406	99.308					
3.750	100.606	100.540	100.434	100.347	3.750	100.505	100.426	100.311	100.216	3.750	99.686	99.582	99.456	99.353	3.750	99.686	99.582	99.456	99.353	3.750	99.686	99.582	99.456	99.353					
3.875	100.709	100.640	100.528	100.436	3.875	100.622	100.541	100.421	100.320	3.875	99.733	99.625	99.494	99.386	3.875	99.733	99.625	99.494	99.386	3.875	99.733	99.625	99.494	99.386					
4.000	100.812	100.739	100.622	100.525	4.000	100.741	100.656	100.531	100.426	4.000	99.782	99.671	99.534	99.421	4.000	99.782	99.671	99.534	99.421	4.000	99.782	99.671	99.534	99.421					
4.125	100.914	100.838	100.717	100.614	4.125	100.861	100.773	100.643	100.532	4.125	99.833	99.718	99.576	99.457	4.125	99.833	99.718	99.576	99.457	4.125	99.833	99.718	99.576	99.457					
4.250	97.367	97.268	97.321		4.250					4.250	97.119	97.021	97.074		4.250	97.119	97.021	97.074		4.250	97.119	97.021	97.074						
4.375	97.382	97.284	97.337		4.375					4.375	97.167	97.068	97.121		4.375	97.167	97.068	97.121		4.375	97.167	97.068	97.121						
4.500	97.220	97.121	97.174		4.500					4.500					4.500					4.500									
4.625	96.790	96.692	96.745		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 deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

Wholesale Fee Buyout Option Price Adjustor

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



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: 3/27/20 9:38 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	99.102	99.050	98.986	98.940	2.750	98.834	98.766	98.693	98.640	2.750	98.529	98.444	98.359	98.298
2.875	99.303	99.249	99.180	99.129	2.875	99.023	98.955	98.876	98.818	2.875	98.665	98.577	98.487	98.421
3.000	99.507	99.452	99.377	99.321	3.000	99.220	99.150	99.066	99.003	3.000	98.809	98.720	98.624	98.553
3.125	99.715	99.659	99.579	99.518	3.125	99.424	99.352	99.264	99.195	3.125	98.963	98.871	98.771	98.694
3.250	99.909	99.851	99.766	99.700	3.250	99.643	99.570	99.476	99.402	3.250	99.115	99.022	98.916	98.834
3.375	100.102	100.042	99.952	99.881	3.375	99.867	99.793	99.694	99.614	3.375	99.272	99.177	99.066	98.979
3.500	100.297	100.235	100.140	100.063	3.500	100.094	100.019	99.915	99.830	3.500	99.433	99.336	99.220	99.127
3.625	100.493	100.429	100.328	100.247	3.625	100.322	100.246	100.137	100.047	3.625	99.597	99.497	99.376	99.278
3.750	100.611	100.544	100.438	100.351	3.750	100.455	100.376	100.262	100.167	3.750	99.662	99.558	99.432	99.329
3.875	100.719	100.649	100.538	100.445	3.875	100.577	100.495	100.375	100.275	3.875	99.715	99.607	99.476	99.368
4.000	100.826	100.753	100.637	100.539	4.000	100.699	100.614	100.489	100.383	4.000	99.769	99.658	99.521	99.408
4.125	100.934	100.857	100.736	100.633	4.125	100.821	100.734	100.603	100.493	4.125	99.825	99.710	99.568	99.449
4.250	101.026	100.946	100.819	100.711	4.250	100.927	100.836	100.700	100.585	4.250	99.946	99.828	99.681	99.557
4.375	101.115	101.032	100.900	100.787	4.375	101.029	100.935	100.794	100.673	4.375	100.075	99.954	99.801	99.672
4.500	101.203	101.116	100.979	100.861	4.500	101.129	101.032	100.886	100.759	4.500	100.202	100.078	99.920	99.786
4.625	101.291	101.201	101.059	100.935	4.625	101.232	101.131	100.979	100.848	4.625	100.329	100.202	100.039	99.900
4.750	101.331	101.236	101.088	100.960	4.750	101.279	101.174	101.018	100.881	4.750	100.464	100.335	100.167	100.022
4.875	101.363	101.264	101.111	100.977	4.875	101.321	101.211	101.050	100.908	4.875	100.603	100.471	100.298	100.148

**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		
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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**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	97.783	97.783	97.783	97.783	3.000				
3.125	98.576	98.576	98.576	98.576	3.125				
3.250	99.216	99.216	99.216	99.216	3.250	99.216	99.179	99.210	
3.375	99.629	99.629	99.629	99.629	3.375	99.629	99.625	99.646	
3.500	99.999	99.999	99.999	99.999	3.500	99.999	99.995	100.051	
3.625	100.343	100.343	100.343	100.343	3.625	100.343	100.339	100.360	
3.750	100.150	100.150	100.150	100.150	3.750	100.150	100.161	100.190	
3.875	100.505	100.505	100.505	100.505	3.875	100.505	100.516	100.545	
4.000	100.803	100.803	100.803	100.803	4.000	100.803	100.814	100.843	
4.125	101.040	101.040	101.040	101.040	4.125	101.040	101.051	101.079	
4.250	100.379	100.379	100.379	100.379	4.250	100.379	100.435	100.512	
4.375	100.637	100.637	100.637	100.637	4.375	100.637	100.693	100.770	
4.500	100.894	100.894	100.894	100.894	4.500	100.894	100.905	100.987	
4.625	101.060	101.060	101.060	101.060	4.625	101.060	101.116	101.193	
4.750	101.047	101.047	101.047	101.047	4.750	101.047	101.019	101.000	
4.875	101.174	101.174	101.174	101.174	4.875	101.174	101.146	101.126	
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