



Effective: 7/15/20 8:37 AM

**BORROWER PAID RATE SHEET**  
 WesLend Financial Rate Sheet

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**New Locks**

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at www.weslendwholesale.com.
- Loans can be locked in Broker Connection 2.0 until 5:30 pm PST.
- Written confirmation of the lock will be emailed to broker, AM and AE within 24 hours, but usually same day. Any discrepancies in pricing should be reported to the lock desk immediately.
- Locks expiring on weekends or holidays will roll to next business day unless the loan has been extended.
- Rates and prices are subject to change without notice.
- Lender Fees Are Not Included In Pricing.

**IMPROVED GOVERNMENT LOAN PRICING:**

- 24 Hr Turn Times
- Manual Underwrites OK

□

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 9:00 am - 4:30 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				Conventional 25/30 Yr Fixed					1200-99 1201-99		Conventional 20 Yr Fixed					1300-99 1301-99		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	Rate	15 Day	30 Day	45 Day	60 Day					
2.250	97.720	97.470			2.250	98.265	98.015			2.250	101.379	101.129			2.250	101.379	101.129							
2.375	99.527	99.277			2.375	99.065	98.815			2.375	101.801	101.551			2.375	101.801	101.551							
2.500	100.302	100.052			2.500	99.872	99.622			2.500	102.292	102.042			2.500	102.292	102.042							
2.625	101.038	100.788			2.625	100.645	100.395			2.625	102.768	102.518			2.625	102.768	102.518							
2.750	101.767	101.517			2.750	101.760	101.510			2.750	103.112	102.862			2.750	103.112	102.862							
2.875	102.271	102.021			2.875	102.234	101.984			2.875	103.448	103.198			2.875	103.448	103.198							
3.000	102.798	102.548			3.000	102.628	102.378			3.000	103.576	103.326			3.000	103.576	103.326							
3.125	103.202	102.952			3.125	102.922	102.672			3.125	103.608	103.358			3.125	103.608	103.358							
3.250	103.433	103.183			3.250	102.911	102.661			3.250	103.856	103.606			3.250	103.856	103.606							
3.375	103.908	103.658			3.375	103.165	102.915			3.375	104.000	104.000			3.375	104.000	104.000							
3.500	104.000	103.946			3.500	103.228	102.978			3.500	104.000	104.000			3.500	104.000	104.000							
3.625	104.000	104.000			3.625	103.803	103.553			3.625	104.000	104.000			3.625	104.000	104.000							
3.750	104.000	104.000			3.750	103.732	103.482			3.750	104.000	104.000			3.750	104.000	104.000							
3.875	104.000	104.000			3.875	104.000	103.825			3.875	104.000	104.000			3.875	104.000	104.000							
4.000	104.000	104.000			4.000	104.000	103.878			4.000	104.000	104.000			4.000	104.000	104.000							
4.125	104.000	104.000			4.125	104.000	104.000			4.125	104.000	104.000			4.125	104.000	104.000							
4.250	104.000	103.831			4.250	104.000	103.997			4.250	104.000	104.000			4.250	104.000	104.000							
4.375	104.000	103.836			4.375	104.000	103.991			4.375	103.277	103.027			4.375	103.277	103.027							
4.500	104.000	103.823			4.500	104.000	103.795			4.500	103.402	103.152			4.500	103.402	103.152							
4.625	103.520	103.270			4.625	104.000	103.902			4.625	103.579	103.329			4.625	103.579	103.329							

1400-99 1401-99		Conventional 10 Yr Fixed				1400-99 1401-99		Conventional 10 Yr Fixed				1400-99 1401-99		Conventional 10 Yr Fixed			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day			
2.250	100.703	100.453			2.250	100.703	100.453			2.250	100.703	100.453					
2.375	101.235	100.985			2.375	101.235	100.985			2.375	101.235	100.985					
2.500	101.937	101.687			2.500	101.937	101.687			2.500	101.937	101.687					
2.625	102.358	102.108			2.625	102.358	102.108			2.625	102.358	102.108					
2.750	102.573	102.323			2.750	102.573	102.323			2.750	102.573	102.323					
2.875	102.862	102.612			2.875	102.862	102.612			2.875	102.862	102.612					
3.000	103.102	102.852			3.000	103.102	102.852			3.000	103.102	102.852					
3.125	103.315	103.065			3.125	103.315	103.065			3.125	103.315	103.065					
3.250	103.512	103.262			3.250	103.512	103.262			3.250	103.512	103.262					
3.375	103.755	103.505			3.375	103.755	103.505			3.375	103.755	103.505					
3.500	103.926	103.676			3.500	103.926	103.676			3.500	103.926	103.676					
3.625	103.953	103.703			3.625	103.953	103.703			3.625	103.953	103.703					
3.750	103.674	103.424			3.750	103.674	103.424			3.750	103.674	103.424					
3.875	103.809	103.559			3.875	103.809	103.559			3.875	103.809	103.559					
4.000	104.093	103.843			4.000	104.093	103.843			4.000	104.093	103.843					
4.125	103.932	103.682			4.125	103.932	103.682			4.125	103.932	103.682					
4.250	103.531	103.281			4.250	103.531	103.281			4.250	103.531	103.281					
4.375	103.757	103.507			4.375	103.757	103.507			4.375	103.757	103.507					
4.500	103.968	103.718			4.500	103.968	103.718			4.500	103.968	103.718					
4.625	104.000	104.000			4.625	104.000	104.000			4.625	104.000	104.000					

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	-3.500
Second home LTV > 85%	-0.250
>4 Finance Properties	-0.500
Escrow Waiver (Except CA & NY)	-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
640 - 659	-1.625	-2.625	-2.625	-3.625
660 - 679	-1.625	-2.125	-2.125	-2.875
680 - 699	-1.375	-2.125	-2.125	-2.750
700 - 719	-1.375	-2.000	-2.000	-2.125
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%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
95%-90.01%	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
90%-85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85% & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
<= 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%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
95%-90.01%	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90%-85.01%	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85% & Below	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
Premium Adjustments									
Rate & Term Refinance		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
		0.000	0.000	0.000	-0.530	-0.530	-1.050	-1.050	-1.050
Cash-Out		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Second Home		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Investment Properties- N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3 - 4 - Unit Property N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manufactured		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	N/A	N/A
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

Wholesale Fee Buyout Option Price Adjustor



Lock Desk Hours 9:00 am - 4:30 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 Conventional 25/30 Yr Fixed HB					1233-99 1253-99 Conventional 20 Yr Fixed HB					1333-99 1353-99 Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250					3.000	102.146	101.896			2.250	101.280	101.030		
2.375					3.125	102.413	102.163			2.375	101.616	101.366		
2.500	99.762	99.512			3.250	102.828	102.578			2.500	102.084	101.834		
2.625	99.951	99.701			3.375	103.102	102.852			2.625	102.449	102.199		
2.750	101.184	100.934			3.500	103.055	102.805			2.750	102.543	102.293		
2.875	101.703	101.453			3.625	103.438	103.188			2.875	102.870	102.620		
3.000	101.896	101.646			3.750	103.525	103.275			3.000	102.995	102.745		
3.125	102.163	101.913			3.875	103.425	103.175			3.125	102.922	102.672		
3.250	102.578	102.328			4.000	103.485	103.235			3.250	102.772	102.522		
3.375	102.852	102.602			4.125	103.516	103.266			3.375	102.900	102.650		
3.500	102.805	102.555			4.250	102.057	101.807			3.500	103.032	102.782		
3.625	103.188	102.938			4.375	101.924	101.674			3.625	103.173	102.923		
3.750	103.275	103.025			4.500	102.023	101.773			3.750	103.163	102.913		
3.875	103.175	102.925			4.625	102.248	101.998			3.875	103.158	102.908		
4.000	103.235	102.985			4.750					4.000	103.163	102.913		
4.125	103.266	103.016			4.875					4.125	103.168	102.918		
4.250	101.807	101.557			5.000					4.250	103.121	102.871		
4.375	101.674	101.424			5.125					4.375	100.373	100.123		
4.500	101.773	101.523			5.250					4.500	100.426	100.176		
4.625	101.998	101.748			5.375					4.625				

1433-99 1453-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.250	101.280	101.030		
2.375	101.616	101.366		
2.500	102.084	101.834		
2.625	102.449	102.199		
2.750	102.543	102.293		
2.875	102.870	102.620		
3.000	102.995	102.745		
3.125	102.922	102.672		
3.250	102.772	102.522		
3.375	102.900	102.650		
3.500	101.596	101.346		
3.625	103.173	102.923		
3.750	103.163	102.913		
3.875	103.158	102.908		
4.000	103.163	102.913		
4.125	103.168	102.918		
4.250	103.121	102.871		
4.375	100.083	99.833		
4.500	100.064	99.814		
4.625	100.066	99.816		

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
Manufactured	-3.500
Second home LTV > 85%	-0.250
>4 Finance Properties	-0.500
Escrow Waiver (Except CA & NY)	-0.250
High Balance Purchase & No Cash Out	-0.250
High Balance Cashout	-1.000

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

Cash Out (All Terms)				
	<=60	60.01 - 70	70.01 - 75	75.01 - 80
640 - 659	-1.625	-2.625	-2.625	-3.625
660 - 679	-1.625	-2.125	-2.125	-2.875
680 - 699	-1.375	-2.125	-2.125	-2.750
700 - 719	-1.375	-2.000	-2.000	-2.125
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%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
95%-90.01%	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
90%-85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85% & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
<= 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%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
95%-90.01%	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90%-85.01%	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85% & Below	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
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	-0.530	-0.530	-1.050	-1.050	-1.050
Cash-Out		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Second Home		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Investment Properties- N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3-4 - Unit Property N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manufactured		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	N/A	N/A
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

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 FHA/VA 25/30 Yr Fixed					8300-99 FHA/VA 15 Yr Fixed					FHA / VA LOAN LEVEL ADJUSTMENTS																						
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																							
2.250	101.840	101.590			2.250	101.142	100.892			<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>680 - 699</td><td style="text-align: right;">-0.250</td> </tr> <tr> <td>660-679</td><td style="text-align: right;">-0.500</td> </tr> <tr> <td>640-659</td><td style="text-align: right;">-2.000</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;">-3.500</td> </tr> <tr> <td>Ln Amt &lt;=110K</td><td style="text-align: right;">-0.500</td> </tr> </tbody> </table> <p style="text-align: center;">*FHA ONLY</p>	FICO Adjustments		680 - 699	-0.250	660-679	-0.500	640-659	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-3.500	Ln Amt <=110K	-0.500
FICO Adjustments																																
680 - 699	-0.250																															
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VA	-0.250																															
Manufactured	-3.500																															
Ln Amt <=110K	-0.500																															
2.375	102.413	102.163			2.375	101.307	101.057																									
2.500	102.690	102.440			2.500	101.395	101.145																									
2.625	103.188	102.938			2.625	101.562	101.312																									
2.750	103.567	103.317			2.750	102.049	101.799																									
2.875	103.965	103.715			2.875	102.379	102.129																									
3.000	104.256	104.006			3.000	102.651	102.401																									
3.125	104.394	104.144			3.125	102.922	102.672																									
3.250	104.246	103.996			3.250	101.783	101.533																									
3.375	104.219	103.969			3.375	102.218	101.968																									
3.500	104.475	104.225			3.500	102.662	102.412																									
3.625	104.729	104.479			3.625	103.120	102.870																									
3.750	104.601	104.351			3.750	101.806	101.556																									
3.875	104.247	103.997			3.875	102.251																										
4.000	104.387	104.137			4.000	102.696																										
4.125	104.765	104.515			4.125	103.141																										
4.250	104.386	104.136			4.250	101.884																										
4.375	103.929	103.679			4.375																											
4.500	104.163	103.913			4.500																											
4.625	104.413	104.163			4.625																											
7000-99 USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS																											
Rate	15 Day	30 Day	45 Day	60 Day																												
2.250	102.614				<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>680 - 699</td><td style="text-align: right;">-0.500</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>Loan amt &lt;=110k</td><td style="text-align: right;">-0.750</td> </tr> </tbody> </table>	FICO Adjustments		680 - 699	-0.500	> 700	0.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	Loan amt <=110k	-0.750											
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3-4 unit	-1.000																															
Loan amt <=110k	-0.750																															
2.375	102.952																															
2.500	103.296																															
2.625	103.595																															
2.750	104.442																															
2.875	104.539																															
3.000	104.794																															
3.125	105.162																															
3.250	104.602																															
3.375	104.686																															
3.500	105.017																															
3.625	105.097																															
3.750	105.110																															
3.875	105.122																															
4.000	105.262																															
4.125	105.640																															
4.250	104.151																															
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																						
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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	101.613	101.363			2.750	101.393				<table border="1"> <thead> <tr><th colspan="2">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>680 - 699</td><td>-0.250</td></tr> <tr><td>660-679</td><td>-0.500</td></tr> <tr><td>640-659</td><td>-2.000</td></tr> <tr><th colspan="2">Government Adjusters</th></tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>-0.250</td></tr> <tr><td>Manufactured</td><td>-3.500</td></tr> <tr><td>Ln Amt &lt;=110K</td><td>-0.500</td></tr> </tbody> </table> <p style="text-align: center;">*FHA ONLY</p>	FICO Adjustments		680 - 699	-0.250	660-679	-0.500	640-659	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-3.500	Ln Amt <=110K	-0.500
FICO Adjustments																																
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3-4 unit	-1.000																															
VA	-0.250																															
Manufactured	-3.500																															
Ln Amt <=110K	-0.500																															
2.875	102.002	101.752			2.875	101.401																										
3.000	102.296	102.046			3.000	101.409																										
3.125	102.552	102.302			3.125	101.417																										
3.250	102.027	101.777			3.250	101.425																										
3.375	101.567	101.317			3.375	100.172																										
3.500	101.851	101.601			3.500	100.180																										
3.625	102.211	101.961			3.625	100.188																										
3.750	102.257	102.007			3.750	100.196																										
3.875	101.110	100.860			3.875	100.133																										
4.000	101.559	101.309			4.000	100.141																										
4.125	102.050	101.800			4.125	100.149																										
4.250	101.302	101.052			4.250	100.430																										
4.375	101.242	100.992			4.375	100.438																										
4.500	101.476	101.226			4.500	100.446																										
4.625	101.726	101.476			4.625	100.454																										
4.750	101.851	101.601			4.750																											
4.875					4.875																											
5.000					5.000																											
5.125					5.125																											

Streamline/IRRRL Product Codes			
8038-99	FHA 30 Year Fixed Streamline	6038-99	VA 30 Year IRRRL

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

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



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

WesLend Government ARM

8700-99 FHA 5/1 ARM					6700-99 VA 5/1 ARM					GOVERNMENT ARM PRICE ADJUSTMENTS																						
Margin 2.000					Margin 2.000																											
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																							
2.750	92.266				2.750	92.266				<table border="1"> <thead> <tr><th colspan="2">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>680 - 699</td><td>-0.250</td></tr> <tr><td>660-679</td><td>-0.500</td></tr> <tr><td>640-659</td><td>-2.000</td></tr> <tr><th colspan="2">Government Adjusters</th></tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>-0.250</td></tr> <tr><td>Manufactured</td><td>-3.500</td></tr> <tr><td>Ln Amt &lt;=110K</td><td>-0.500</td></tr> </tbody> </table>	FICO Adjustments		680 - 699	-0.250	660-679	-0.500	640-659	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-3.500	Ln Amt <=110K	-0.500
FICO Adjustments																																
680 - 699	-0.250																															
660-679	-0.500																															
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VA	-0.250																															
Manufactured	-3.500																															
Ln Amt <=110K	-0.500																															
2.875	92.480				2.875	92.480																										
3.000	99.647				3.000	99.647																										
3.125	100.040				3.125	100.040																										
3.250	100.434				3.250	100.434																										
3.375	100.507				3.375	100.507																										
3.500	100.902				3.500	100.902																										
3.625	101.296				3.625	101.296																										
3.750	101.692				3.750	101.692																										
3.875	101.731				3.875	101.731																										
4.000	102.126				4.000	102.126																										
4.125	102.522				4.125	102.522																										
4.250	102.919				4.250	102.919																										
4.375	102.209				4.375	102.209																										
4.500	102.603				4.500	102.603																										
4.625	102.998				4.625	102.998																										
4.750	103.393				4.750	103.393																										
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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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	101.700				2.750	102.017				2.750	102.017				2.750	101.730				2.750	101.730				2.750	101.730			
2.875	101.902				2.875	102.367				2.875	102.367				2.875	102.043				2.875	102.043				2.875	102.043			
3.000	102.105				3.000	102.715				3.000	102.715				3.000	102.358				3.000	102.358				3.000	102.358			
3.125	102.307				3.125	103.065				3.125	103.065				3.125	102.674				3.125	102.674				3.125	102.674			
3.250	102.464				3.250	103.207				3.250	103.207				3.250	102.893				3.250	102.893				3.250	102.893			
3.375	102.618				3.375	103.250				3.375	103.250				3.375	103.104				3.375	103.104				3.375	103.104			
3.500	102.774				3.500	103.250				3.500	103.250				3.500	103.250				3.500	103.250				3.500	103.250			
3.625	102.931				3.625					3.625					3.625	103.250				3.625	103.250				3.625	103.250			
3.750	103.067				3.750					3.750					3.750				3.750					3.750					
3.875	103.195				3.875					3.875					3.875				3.875					3.875					
4.000	103.250				4.000					4.000					4.000				4.000					4.000					
4.125	103.250				4.125					4.125					4.125				4.125					4.125					
4.250					4.250					4.250					4.250				4.250					4.250					
4.375					4.375					4.375					4.375				4.375					4.375					
4.500					4.500					4.500					4.500				4.500					4.500					
4.625					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	-3.500
Second home LTV > 85%	-0.250
>4 Finance Properties	-0.500
Escrow Waiver (Except CA & NY)	-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
640 - 659	-1.625	-2.625	-2.625	-3.625
660 - 679	-1.625	-2.125	-2.125	-2.875
680 - 699	-1.375	-2.125	-2.125	-2.750
700 - 719	-1.375	-2.000	-2.000	-2.125
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%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
95 - 90.01%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
90 - 85.01%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85 - & Below	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
≤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%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
95 - 90.01%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90 - 85.01%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85 - & Below	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manufactured Home	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	N/A	N/A

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 9:00 am - 4:30 pm Pacific Time  
 Email: lockdesk@weslend.com  
 Phone: 877-945-4105 ext 4

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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	101.218				2.750	101.404				2.750	101.153			
2.875	101.424				2.875	101.758				2.875	101.472			
3.000	101.633				3.000	102.112				3.000	101.793			
3.125	101.839				3.125	102.468				3.125	102.114			
3.250	102.000				3.250	102.614				3.250	102.338			
3.375	102.157				3.375	102.733				3.375	102.553			
3.500	102.315				3.500	102.853				3.500	102.767			
3.625	102.474				3.625	102.974				3.625	102.985			
3.750	102.612				3.750	103.000				3.750	103.000			
3.875	102.742				3.875	103.000				3.875				
4.000	102.872				4.000					4.000				
4.125	103.000				4.125					4.125				
4.250	103.000				4.250					4.250				
4.375	103.000				4.375					4.375				
4.500	103.000				4.500					4.500				
4.625					4.625					4.625				
4.750					4.750					4.750				
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
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
Escrow Waiver (Except CA & NY)	-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
640 - 659	-1.625	-2.625	-2.625	-3.625
660 - 679	-1.625	-2.125	-2.125	-2.875
680 - 699	-1.375	-2.125	-2.125	-2.750
700 - 719	-1.375	-2.000	-2.000	-2.125
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%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
95 - 90.01%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
90 - 85.01%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85 - & Below	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
<=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%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
95 - 90.01%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90 - 85.01%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85 - & Below	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manufactured Home	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	N/A	N/A

**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 Home Ready 30 Yr Fixed					1022-00 Home Possible 30 Yr Fixed				
1024-00	15 Day	30 Day	45 Day	60 Day	1028-00	15 Day	30 Day	45 Day	60 Day
3.000	102.993				3.000				
3.125	103.332				3.125				
3.250	103.556				3.250	103.556			
3.375	104.004				3.375	104.004			
3.500	104.316				3.500	104.316			
3.625	104.576				3.625	104.576			
3.750	104.213				3.750	104.213			
3.875	104.575				3.875	104.575			
4.000	104.867				4.000	104.867			
4.125	105.054				4.125	105.054			
4.250	104.163				4.250	104.163			
4.375	104.434				4.375	104.434			
4.500					4.500				
4.625					4.625				
4.750					4.750				
4.875					4.875				
5.000					5.000				
5.125					5.125				
5.250					5.250				
5.375					5.375				

**Price Adjustments**

**Risk Based Adjustments (Terms > 15 years only)**

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
<b>Attached Condo &gt; 15 YR Term</b>				-0.750	-0.750	-0.750	-0.750	-0.750

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

**Loans with Secondary Financing**

All Loans with Subordinate Financing				-0.375
<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	

**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%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
95%-90.01%	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
90%-85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85% & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
≤ 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%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210
95%-90.01%	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90%-85.01%	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85% & Below	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
Premium Adjustments									
3- 4 - Unit Property		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

**Cumulative Price Adjustment Caps**

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

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

**Extension and Re-lock Fees**

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