



Effective: 7/23/20 8:42 AM

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

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<a href="#">10</a>	Jumbo Advantage
<a href="#">11</a>	Silver Advantage

**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





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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																							
2.250	101.730	101.480			2.250	101.502	101.252			<table border="1" style="margin: auto;"> <thead> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">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 style="background-color: #0070C0; color: white;"> <th colspan="2">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; margin-top: 20px;">*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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2.375	102.205	101.955			2.375	101.665	101.415																									
2.500	102.575	102.325			2.500	101.751	101.501																									
2.625	103.058	102.808			2.625	101.917	101.667																									
2.750	103.282	103.032			2.750	102.249	101.999																									
2.875	103.574	103.324			2.875	102.578	102.328																									
3.000	103.861	103.611			3.000	102.851	102.601																									
3.125	104.090	103.840			3.125	103.122	102.872																									
3.250	104.064	103.814			3.250	102.208	101.958																									
3.375	103.693	103.443			3.375	102.644	102.394																									
3.500	103.805	103.555			3.500	103.089	102.839																									
3.625	104.021	103.771			3.625	103.550	103.300																									
3.750	104.170	103.920			3.750	102.235	101.985																									
3.875	103.738	103.488			3.875	102.681																										
4.000	103.874	103.624			4.000	103.126																										
4.125	104.246	103.996			4.125	103.571																										
4.250	104.074	103.824			4.250	102.240																										
4.375	103.693	103.443			4.375																											
4.500	103.953	103.703			4.500																											
4.625	101.928	101.678			4.625																											
7000-99					USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS																						
Rate	15 Day	30 Day	45 Day	60 Day																												
2.250	103.005				<table border="1" style="margin: auto;"> <thead> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">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 style="background-color: #0070C0; color: white;"> <th colspan="2">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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2.750	104.185																															
2.875	104.629																															
3.000	104.880																															
3.125	105.245																															
3.250	104.480																															
3.375	104.561																															
3.500	104.889																															
3.625	104.967																															
3.750	105.006																															
3.875	105.013																															
4.000	105.149																															
4.125	105.521																															
4.250	104.526																															
Streamline/IRRRL Product Codes				Extension and Re-lock Fees																												
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL	5 Day	0.125	Re-Lock	0.125																									
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL	7 Day	0.150																											
				10 Day	0.250																											
				15 Day	0.375																											
Wholesale Fee Buyout Option Price Adjustor																																
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-765,600k																						
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194																						
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170																						
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194																						



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

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WesLend Government																																
8033-99 6033-99 FHA/VA 30 Yr Fixed High Balance					8333-99 6333-99 FHA/VA 15 Yr Fixed High Balance					FHA / VA HB LOAN LEVEL ADJUSTMENTS																						
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																							
2.750	101.657	101.407			2.750	101.531				<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
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VA	-0.250																															
Manufactured	-3.500																															
Ln Amt <=110K	-0.500																															
2.875	102.041	101.791			2.875	101.536																										
3.000	102.332	102.082			3.000	101.542																										
3.125	102.584	102.334			3.125	101.547																										
3.250	102.170	101.920			3.250	101.552																										
3.375	101.467	101.217			3.375	100.101																										
3.500	101.844	101.594			3.500	100.106																										
3.625	102.224	101.974			3.625	100.111																										
3.750	102.245	101.995			3.750	100.116																										
3.875	100.925	100.675			3.875	100.043																										
4.000	101.369	101.119			4.000	100.048																										
4.125	101.854	101.604			4.125	100.053																										
4.250	101.699	101.449			4.250	100.396																										
4.375	101.487	101.237			4.375	100.401																										
4.500	101.746	101.496			4.500	100.406																										
4.625	102.021	101.771			4.625	100.411																										
4.750	99.979	99.729			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	92.463				2.750	92.463				
2.875	92.672				2.875	92.672				
3.000	99.567				3.000	99.567				
3.125	99.960				3.125	99.960				
3.250	100.354				3.250	100.354				
3.375	100.427				3.375	100.427				
3.500	100.822				3.500	100.822				
3.625	101.216				3.625	101.216				
3.750	101.612				3.750	101.612				
3.875	101.651				3.875	101.651				
4.000	102.046				4.000	102.046				
4.125	102.442				4.125	102.442				
4.250	102.839				4.250	102.839				
4.375	102.129				4.375	102.129				
4.500	102.523				4.500	102.523				
4.625	102.918				4.625	102.918				
4.750	103.313				4.750	103.313				
4.875					4.875					
5.000					5.000					
5.125					5.125					

  

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

  

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
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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	101.782				2.750	102.160				2.750	101.892				2.750	101.892				2.750	101.892								
2.875	101.989				2.875	102.449				2.875	102.203				2.875	102.203				2.875	102.203								
3.000	102.198				3.000	102.736				3.000	102.516				3.000	102.516				3.000	102.516								
3.125	102.404				3.125	103.025				3.125	102.829				3.125	102.829				3.125	102.829								
3.250	102.560				3.250	103.214				3.250	103.041				3.250	103.041				3.250	103.041								
3.375	102.712				3.375	103.250				3.375	103.245				3.375	103.245				3.375	103.245								
3.500	102.865				3.500	103.250				3.500	103.250				3.500	103.250				3.500	103.250								
3.625	103.021				3.625					3.625					3.625					3.625									
3.750	103.154				3.750					3.750					3.750					3.750									
3.875	103.250				3.875					3.875					3.875					3.875									
4.000	103.250				4.000					4.000					4.000					4.000									
4.125	103.250				4.125					4.125					4.125					4.125									
4.250					4.250					4.250					4.250					4.250									
4.375					4.375					4.375					4.375					4.375									
4.500					4.500					4.500					4.500					4.500									
4.625					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	-2.250	-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	101.303				2.750	101.556				2.750	101.332						
2.875	101.515				2.875	101.849				2.875	101.648						
3.000	101.729				3.000	102.142				3.000	101.967						
3.125	101.940				3.125	102.436				3.125	102.286						
3.250	102.100				3.250	102.629				3.250	102.503						
3.375	102.255				3.375	102.811				3.375	102.709						
3.500	102.410				3.500	102.992				3.500	102.916						
3.625	102.567				3.625	103.000				3.625	103.000						
3.750	102.702				3.750					3.750	103.000						
3.875	102.830				3.875					3.875							
4.000	102.957				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					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	103.286				3.000				
3.125	103.606				3.125				
3.250	103.823				3.250	103.823			
3.375	104.251				3.375	104.251			
3.500	104.549				3.500	104.549			
3.625	104.803				3.625	104.803			
3.750	104.451				3.750	104.451			
3.875	104.793				3.875	104.793			
4.000	105.095				4.000	105.095			
4.125	105.353				4.125	105.353			
4.250	104.978				4.250	104.978			
4.375	105.187				4.375	105.187			
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