



Effective: 10/5/20 8:40 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.

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				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	
2.250	99.300	99.050	99.050	99.050	2.250	99.631	99.381	99.381	99.381	1.750	99.292	99.292	99.292	99.292	
2.375	99.959	99.709	99.709	99.709	2.375	100.304	100.054	100.054	100.054	1.875	99.922	99.922	99.922	99.922	
2.500	100.853	100.603	100.603	100.603	2.500	101.022	100.772	100.772	100.772	2.000	100.689	100.689	100.689	100.689	
2.625	101.398	101.148	101.148	101.148	2.625	101.449	101.199	101.199	101.199	2.125	101.283	101.283	101.283	101.283	
2.750	102.272	102.022	102.022	102.022	2.750	102.039	101.789	101.789	101.789	2.250	101.923	101.923	101.923	101.923	
2.875	102.851	102.601	102.601	102.601	2.875	102.586	102.336	102.336	102.336	2.375	102.317	102.317	102.317	102.317	
3.000	103.425	103.175	103.175	103.175	3.000	102.679	102.429	102.429	102.429	2.500	102.739	102.739	102.739	102.739	
3.125	103.724	103.474	103.474	103.474	3.125	103.144	102.894	102.894	102.894	2.625	103.032	103.032	103.032	103.032	
3.250	103.572	103.322	103.322	103.322	3.250	103.046	102.796	102.796	102.796	2.750	103.417	103.417	103.417	103.417	
3.375	104.042	103.792	103.792	103.792	3.375	103.700	103.450	103.450	103.450	2.875	103.686	103.686	103.686	103.686	
3.500	104.443	104.193	104.193	104.193	3.500	104.040	103.790	103.790	103.790	3.000	103.893	103.893	103.893	103.893	
3.625	104.652	104.402	104.402	104.402	3.625	104.075	103.825	103.825	103.825	3.125	103.498	103.498	103.498	103.498	
3.750	103.995	103.745	103.745	103.745	3.750	103.456	103.206	103.206	103.206	3.250	103.181	103.181	103.181	103.181	
3.875	104.246	103.996	103.996	103.996	3.875	103.951	103.701	103.701	103.701	3.375	103.576	103.576	103.576	103.576	
4.000	104.454	104.204	104.204	104.204	4.000	104.283	104.033	104.033	104.033	3.500	103.765	103.765	103.765	103.765	
4.125	104.639	104.389	104.389	104.389	4.125	104.459	104.209	104.209	104.209	3.625	104.014	104.014	104.014	104.014	
4.250	104.671	104.421	104.421	104.421	4.250	103.155	102.905	102.905	102.905	3.750	103.814	103.814	103.814	103.814	
4.375	104.896	104.646	104.646	104.646	4.375	103.461	103.211	103.211	103.211	3.875	103.531	103.531	103.531	103.531	
4.500	103.222	102.972	102.972	102.972	4.500	103.778	103.528	103.528	103.528	4.000	103.725	103.725	103.725	103.725	
4.625	103.503	103.253	103.253	103.253	4.625	104.085	103.835	103.835	103.835	4.125	103.934	103.934	103.934	103.934	

1400-99 1401-99		Conventional 10 Yr Fixed				Conventional 10 Yr Fixed					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	101.336	101.086	101.086	101.086	3.250	101.336	101.086	101.086	101.086	2.750	101.336	101.086	101.086	101.086	
2.375	101.714	101.464	101.464	101.464	3.375	101.714	101.464	101.464	101.464	2.875	101.714	101.464	101.464	101.464	
2.500	102.121	101.871	101.871	101.871	3.500	102.121	101.871	101.871	101.871	3.000	102.121	101.871	101.871	101.871	
2.625	102.466	102.216	102.216	102.216	3.625	102.466	102.216	102.216	102.216	3.125	102.466	102.216	102.216	102.216	
2.750	102.879	102.629	102.629	102.629	3.750	102.879	102.629	102.629	102.629	3.250	102.879	102.629	102.629	102.629	
2.875	103.173	102.923	102.923	102.923	3.875	103.173	102.923	102.923	102.923	3.375	103.173	102.923	102.923	102.923	
3.000	103.479	103.229	103.229	103.229	4.000	103.479	103.229	103.229	103.229	3.500	103.479	103.229	103.229	103.229	
3.125	103.321	103.071	103.071	103.071	4.125	103.321	103.071	103.071	103.071	3.625	103.321	103.071	103.071	103.071	
3.250	103.673	103.423	103.423	103.423	4.250	103.673	103.423	103.423	103.423	3.750	103.673	103.423	103.423	103.423	
3.375	103.894	103.644	103.644	103.644	4.375	103.894	103.644	103.644	103.644	3.875	103.894	103.644	103.644	103.644	
3.500	103.997	103.747	103.747	103.747	4.500	103.997	103.747	103.747	103.747	4.000	103.997	103.747	103.747	103.747	
3.625	103.829	103.579	103.579	103.579	4.625	103.829	103.579	103.579	103.579	4.125	103.829	103.579	103.579	103.579	
3.750	104.187	103.937	103.937	103.937	4.750	104.187	103.937	103.937	103.937	4.250	104.187	103.937	103.937	103.937	
3.875	104.443	104.193	104.193	104.193	4.875	104.443	104.193	104.193	104.193	4.375	104.443	104.193	104.193	104.193	
4.000	104.573	104.323	104.323	104.323	5.000	104.573	104.323	104.323	104.323	4.500	104.573	104.323	104.323	104.323	
4.125	104.650	104.400	104.400	104.400	5.125	104.650	104.400	104.400	104.400	4.625	104.650	104.400	104.400	104.400	
4.250	105.002	104.752	104.752	104.752	5.250	105.002	104.752	104.752	104.752	4.750	105.002	104.752	104.752	104.752	
4.375	103.741	103.491	103.491	103.491	5.375	103.741	103.491	103.491	103.491	4.875	103.741	103.491	103.491	103.491	
4.500	103.917	103.667	103.667	103.667	5.500	103.917	103.667	103.667	103.667	5.000	103.917	103.667	103.667	103.667	
4.625	103.848	103.598	103.598	103.598	5.625	103.848	103.598	103.598	103.598	5.125	103.848	103.598	103.598	103.598	

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
Second home LTV > 85%	-0.250
>4 Finance Properties	-0.500
Escrow Waiver (Except CA & NY)	-0.250
Self Employed	-1.000
Adverse Market Refi fee for 60 day lock terms	-0.500

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

Cash Out (All Terms)				
	<=60	60.01 - 70	70.01 - 75	75.01 - 80
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	-



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	99.091	98.910		98.660	3.000		102.083		101.833	2.250		101.652		101.402
2.375	99.552	99.407		99.157	3.125		102.326		102.076	2.375		102.023		101.773
2.500		100.238		99.988	3.250		101.117		100.867	2.500		102.427		102.177
2.625		100.611		100.361	3.375		102.010		101.760	2.625		102.464		102.214
2.750		101.203		100.953	3.500		102.382		102.132	2.750		102.838		102.588
2.875		101.762		101.512	3.625		102.665		102.415	2.875		103.099		102.849
3.000		101.983		101.733	3.750		101.749		101.499	3.000		103.303		103.053
3.125		102.258		102.008	3.875		102.268		102.018	3.125		102.558		102.308
3.250		101.048		100.798	4.000		102.533		102.283	3.250		102.766		102.516
3.375		101.910		101.660	4.125		102.738		102.488	3.375		103.119		102.869
3.500		102.282		102.032	4.250		100.627		100.377	3.500		103.314		103.064
3.625		102.565		102.315	4.375		100.943		100.693	3.625		102.708		102.458
3.750		101.691		101.441	4.500		101.234		100.984	3.750		102.478		102.228
3.875		102.168		101.918	4.625		101.440		101.190	3.875		101.838		101.588
4.000		102.433		102.183	4.750					4.000		102.122		101.872
4.125		102.638		102.388	4.875					4.125		101.509		101.259
4.250		101.657		101.407	5.000					4.250				
4.375		101.951		101.701	5.125					4.375				
4.500		101.134		100.884	5.250					4.500				
4.625		101.340		101.090	5.375					4.625				

1433-99 1453-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.250		101.574		101.324
2.375		101.942		101.692
2.500		102.350		102.100
2.625		102.375		102.125
2.750		102.749		102.499
2.875		103.010		102.760
3.000		103.211		102.961
3.125		102.466		102.216
3.250		102.674		102.424
3.375		103.038		102.788
3.500		103.236		102.986
3.625		102.630		102.380
3.750		102.414		102.164
3.875		101.575		101.325
4.000		101.859		101.609
4.125		101.295		101.045
4.250		101.496		101.246
4.375				
4.500				
4.625				

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
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
Self Employed	-1.000
Adverse Market Refi fee for 60 day lock terms	-0.500

Loans with Secondary Financing			
All Loans with Subordinate Financing			-0.375
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico >=720
<= 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
	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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Effective: 10/5/20 8:40 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																															
2.250		101.670		101.420	2.250		101.663		101.413	<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: center;">-0.250</td> </tr> <tr> <td>660-679</td> <td style="text-align: center;">-0.500</td> </tr> <tr> <td>640-659</td> <td style="text-align: center;">-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: center;">-0.250</td> </tr> <tr> <td>2 unit</td> <td style="text-align: center;">-0.750</td> </tr> <tr> <td>3-4 unit</td> <td style="text-align: center;">-1.000</td> </tr> <tr> <td>VA</td> <td style="text-align: center;">-0.250</td> </tr> <tr> <td>Manufactured</td> <td style="text-align: center;">-10.000</td> </tr> <tr> <td>Ln Amt <=110K</td> <td style="text-align: center;">-0.500</td> </tr> <tr> <td>VA IRRRL N/O/O</td> <td style="text-align: center;">-1.000</td> </tr> <tr> <td>Self - Employed</td> <td style="text-align: center;">-1.000</td> </tr> <tr> <td>>4 Financed Properties</td> <td style="text-align: center;">-0.500</td> </tr> <tr> <td colspan="2" style="text-align: center;">*FHA ONLY</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	-10.000	Ln Amt <=110K	-0.500	VA IRRRL N/O/O	-1.000	Self - Employed	-1.000	>4 Financed Properties	-0.500	*FHA ONLY	
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Self - Employed	-1.000																																							
>4 Financed Properties	-0.500																																							
*FHA ONLY																																								
2.375		102.087		101.837	2.375		101.834		101.584																															
2.500		102.607		102.357	2.500		101.925		101.675																															
2.625		102.860		102.610	2.625		102.095		101.845																															
2.750		103.061		102.811	2.750		102.133		101.883																															
2.875		102.990		102.740	2.875		102.468		102.218																															
3.000		103.372		103.122	3.000		102.745		102.495																															
3.125		103.577		103.327	3.125		103.020		102.770																															
3.250		103.797		103.547	3.250		102.278		102.028																															
3.375		102.384		102.134	3.375		102.721		102.471																															
3.500		102.781		102.531	3.500		103.175		102.925																															
3.625		103.121		102.871	3.625		103.643		103.393																															
3.750		103.804		103.554	3.750		102.602		102.352																															
3.875		103.740		103.490	3.875		103.050		102.800																															
4.000		103.762		103.512	4.000		103.497		103.247																															
4.125		104.332		104.082	4.125		103.944		103.694																															
4.250		104.255		104.005	4.250		99.676		99.426																															
4.375		104.287		104.037	4.375																																			
4.500		104.590		104.340	4.500																																			
4.625					4.625																																			
7000-99					USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS																														
Rate	15 Day	30 Day	45 Day	60 Day																																				
2.250		102.917		102.667	<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: center;">-0.500</td> </tr> <tr> <td>> 700</td> <td style="text-align: center;">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: center;">-0.250</td> </tr> <tr> <td>2 unit</td> <td style="text-align: center;">-0.750</td> </tr> <tr> <td>3-4 unit</td> <td style="text-align: center;">-1.000</td> </tr> <tr> <td>Loan amt <=110k</td> <td style="text-align: center;">-0.750</td> </tr> <tr> <td>Self Employed</td> <td style="text-align: center;">-1.000</td> </tr> <tr> <td>>4 Financed Properties</td> <td style="text-align: center;">-0.500</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	Self Employed	-1.000	>4 Financed Properties	-0.500										
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Self Employed	-1.000																																							
>4 Financed Properties	-0.500																																							
2.375		103.584		103.334																																				
2.500		104.056		103.806																																				
2.625		104.431		104.181																																				
2.750		103.853		103.603																																				
2.875		104.424		104.174																																				
3.000		104.820		104.570																																				
3.125		104.937		104.687																																				
3.250		103.296		103.046																																				
3.375		103.820		103.570																																				
3.500		104.024		103.774																																				
3.625		104.165		103.915																																				
3.750		105.131		104.881																																				
3.875		105.465		105.215																																				
4.000		105.487		105.237																																				
4.125		106.057		105.807																																				
4.250		104.297		104.047																																				
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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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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Effective: 10/5/20 8:40 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		101.536		101.286	2.750		101.284		101.034	
2.875		100.550		100.300	2.875		101.280		101.030	
3.000		100.928		100.678	3.000		101.282		101.032	
3.125		101.294		101.044	3.125		101.287		101.037	
3.250		101.647		101.397	3.250		101.292		101.042	
3.375		100.880		100.630	3.375		100.335		100.085	
3.500		101.233		100.983	3.500		100.340		100.090	
3.625		101.574		101.324	3.625		100.345		100.095	
3.750		101.902		101.652	3.750		101.044		100.794	
3.875		101.533		101.283	3.875		101.049		100.799	
4.000		101.861		101.611	4.000		101.055		100.805	
4.125		102.177		101.927	4.125		101.060		100.810	
4.250		102.480		102.230	4.250		101.065		100.815	
4.375		101.668		101.418	4.375					
4.500		101.971		101.721	4.500					
4.625					4.625					
4.750					4.750					
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	-10.000
Ln Amt <=110K	-0.500
VA IRRL N/O/O	-1.000
Self - Employed	-1.000
>4 Financed Properties	-0.500

*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



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Effective: 10/5/20 8:40 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					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		92.637		92.387	2.750		92.637		92.387	<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>-10.000</td></tr> <tr><td>Ln Amt <=110K</td><td>-0.500</td></tr> <tr><td>Self - Employed</td><td>-1.000</td></tr> <tr><td>>4 Financed Properties</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	-10.000	Ln Amt <=110K	-0.500	Self - Employed	-1.000	>4 Financed Properties	-0.500
FICO Adjustments																																				
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>4 Financed Properties	-0.500																																			
2.875		92.845		92.595	2.875		92.845		92.595																											
3.000		99.934		99.684	3.000		99.934		99.684																											
3.125		100.327		100.077	3.125		100.327		100.077																											
3.250		100.721		100.471	3.250		100.721		100.471																											
3.375		100.794		100.544	3.375		100.794		100.544																											
3.500		101.189		100.939	3.500		101.189		100.939																											
3.625		101.583		101.333	3.625		101.583		101.333																											
3.750		101.979		101.729	3.750		101.979		101.729																											
3.875		102.018		101.768	3.875		102.018		101.768																											
4.000		102.413		102.163	4.000		102.413		102.163																											
4.125		102.809		102.559	4.125		102.809		102.559																											
4.250		103.206		102.956	4.250		103.206		102.956																											
4.375		102.496		102.246	4.375		102.496		102.246																											
4.500		102.890		102.640	4.500		102.890		102.640																											
4.625		103.285		103.035	4.625		103.285		103.035																											
4.750		103.680		103.430	4.750		103.680		103.430																											
4.875					4.875																															
5.000					5.000																															
5.125					5.125																															

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
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Effective: 10/5/20 8:40 AM

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

WesLend ARM

1700-77 Margin 2.25					5/1 LIBOR ARM Caps 2/2/5					1800-77 Margin 2.25					7/1 LIBOR ARM Caps 5/2/5					1900-77 Margin 2.25					10/1 LIBOR ARM Caps 5/2/5				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.500		101.458		101.208	2.500		101.373		101.123	2.500					2.500					2.500									
2.625		101.852		101.602	2.625		101.840		101.590	2.625					2.625					2.625									
2.750		102.085		101.835	2.750		102.145		101.895	2.750					2.750					2.750			102.067					101.817	
2.875		102.296		102.046	2.875		102.428		102.178	2.875					2.875					2.875			102.369					102.119	
3.000		102.508		102.258	3.000		102.709		102.459	3.000					3.000					3.000			102.673					102.423	
3.125		102.722		102.472	3.125		102.997		102.747	3.125					3.125					3.125			102.982					102.732	
3.250		102.868		102.618	3.250		103.141		102.891	3.250					3.250					3.250			103.188					102.938	
3.375		103.007		102.757	3.375		103.250		103.000	3.375					3.375					3.375			103.250					103.000	
3.500		103.147		102.897	3.500		103.250		103.000	3.500					3.500					3.500			103.250					103.000	
3.625		103.250		103.000	3.625					3.625					3.625					3.625									
3.750					3.750					3.750					3.750					3.750									
3.875					3.875					3.875					3.875					3.875									
4.000					4.000					4.000					4.000					4.000									
4.125					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	-2.750	-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
Second home LTV > 85%	-0.250
>4 Finance Properties	-0.500
Escrow Waiver (Except CA & NY)	-0.250
Self Employed	-1.000
Adverse Market REfi fee for 60 day lock terms	-0.500

Loans with Secondary Financing

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

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
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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Effective: 10/5/20 8:40 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		100.971		100.721	2.500		100.758		100.508	2.500		100.682		100.432
2.625		101.369		101.119	2.625		101.229		100.979	2.625		101.172		100.922
2.750		101.607		101.357	2.750		101.539		101.289	2.750		101.502		101.252
2.875		101.823		101.573	2.875		101.827		101.577	2.875		101.810		101.560
3.000		102.040		101.790	3.000		102.114		101.864	3.000		102.119		101.869
3.125		102.257		102.007	3.125		102.405		102.155	3.125		102.431		102.181
3.250		102.406		102.156	3.250		102.552		102.302	3.250		102.639		102.389
3.375		102.547		102.297	3.375		102.681		102.431	3.375		102.835		102.585
3.500		102.690		102.440	3.500		102.810		102.560	3.500		103.000		102.750
3.625		102.831		102.581	3.625		102.937		102.687	3.625		103.000		102.750
3.750		102.962		102.712	3.750		103.000		102.750	3.750				
3.875		103.000		102.750	3.875		103.000		102.750	3.875				
4.000		103.000		102.750	4.000					4.000				
4.125					4.125					4.125				
4.250					4.250					4.250				
4.375					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
Self Employed	-1.000
Adverse Market Refi fee for 60 day lock terms	-0.500

Loans with Secondary Financing

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

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
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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Effective: 10/5/20 8:40 AM

FHLMC-FNMA SPECIFIC PRODUCTS

1021-00 Home Ready 30 Yr Fixed					1022-00 Home Possible 30 Yr Fixed						
1024-00	Rate	15 Day	30 Day	45 Day	60 Day	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
	3.000		103.910		103.660	3.000					#VALUE!
	3.125		104.214		103.964	3.125					#VALUE!
	3.250		104.015		103.765	3.250			104.015		103.765
	3.375		104.518		104.268	3.375			104.518		104.268
	3.500		104.922		104.672	3.500			104.922		104.672
	3.625		105.133		104.883	3.625			105.133		104.883
	3.750		104.531		104.281	3.750			104.531		104.281
	3.875		104.838		104.588	3.875			104.838		104.588
	4.000		105.047		104.797	4.000			105.047		104.797
	4.125		105.232		104.982	4.125			105.232		104.982
	4.250		105.249		104.999	4.250			105.249		104.999
	4.375		105.474		105.224	4.375			105.474		105.224
	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
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%	-1.790	-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	N/A	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
>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