



Effective: 10/27/20 8:42 AM

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

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**New Locks**

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

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





Lock Desk Hours 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	99.369	99.119			3.000	101.755	101.505			2.250	101.349	101.349		
2.375	99.963	99.713			3.125	101.980	101.730			2.375	101.694	101.694		
2.500	100.511	100.261			3.250	101.405	101.155			2.500	102.004	102.004		
2.625	100.946	100.696			3.375	101.965	101.715			2.625	101.885	101.885		
2.750	100.696	100.446			3.500	102.337	102.087			2.750	102.390	102.390		
2.875	101.166	100.916			3.625	102.548	102.298			2.875	102.646	102.646		
3.000	101.655	101.405			3.750	101.475	101.225			3.000	102.925	102.925		
3.125	101.923	101.673			3.875	101.820	101.570			3.125	102.457	102.457		
3.250	101.305	101.055			4.000	102.094	101.844			3.250	102.333	102.333		
3.375	101.865	101.615			4.125	102.301	102.051			3.375	102.622	102.622		
3.500	102.237	101.987			4.250	101.904	101.654			3.500	102.828	102.828		
3.625	102.448	102.198			4.375	102.247	101.997			3.625	102.400	102.400		
3.750	101.564	101.314			4.500					3.750	102.194	102.194		
3.875	101.880	101.630			4.625					3.875	101.838	101.838		
4.000	102.169	101.919			4.750					4.000	102.156	102.156		
4.125	102.444	102.194			4.875					4.125	101.568	101.568		
4.250	101.804	101.554			5.000					4.250				
4.375	102.147	101.897			5.125					4.375				
4.500	98.355	98.105			5.250					4.500				
4.625	98.566	98.316			5.375					4.625				

1433-99 1453-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.250	101.282	101.032		
2.375	101.630	101.380		
2.500	101.945	101.695		
2.625	101.870	101.620		
2.750	102.377	102.127		
2.875	102.632	102.382		
3.000	102.911	102.661		
3.125	102.418	102.168		
3.250	102.352	102.102		
3.375	102.645	102.395		
3.500	102.851	102.601		
3.625	102.407	102.157		
3.750	102.200	101.950		
3.875	101.571	101.321		
4.000	101.884	101.634		
4.125	101.343	101.093		
4.250	101.545	101.295		
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 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	-0.500

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

Cash Out (All Terms)				
	<=60	60.01 - 70	70.01 - 75	75.01 - 80
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		101.688		101.438	2.250		101.685		101.435	
2.375		102.245		101.995	2.375		101.883		101.633	
2.500		102.735		102.485	2.500		101.994		101.744	
2.625		102.906		102.656	2.625		102.173		101.923	
2.750		103.153		102.903	2.750		101.898		101.648	
2.875		103.105		102.855	2.875		102.239		101.989	
3.000		103.512		103.262	3.000		102.514		102.264	
3.125		103.747		103.497	3.125		102.783		102.533	
3.250		103.874		103.624	3.250		102.264		102.014	
3.375		102.826		102.576	3.375		102.705		102.455	
3.500		103.234		102.984	3.500		103.156		102.906	
3.625		103.619		103.369	3.625		103.622		103.372	
3.750		104.575		104.325	3.750		102.726		102.476	
3.875		104.268		104.018	3.875		103.171		102.921	
4.000		104.492		104.242	4.000		103.615		103.365	
4.125		104.563		104.313	4.125		104.059		103.809	
4.250		104.843		104.593	4.250		99.666		99.416	
4.375		104.742		104.492	4.375					
4.500		105.045		104.795	4.500					
4.625					4.625					

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 Properties	-0.500

\*FHA ONLY


Streamline/IRRRL Product Codes			
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL

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

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



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					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		101.091		100.841	2.750		101.126		100.876	
2.875		100.497		100.247	2.875		101.008		100.758	
3.000		100.875		100.625	3.000		101.003		100.753	
3.125		101.240		100.990	3.125		101.005		100.755	
3.250		101.593		101.343	3.250		101.011		100.761	
3.375		100.664		100.414	3.375		100.313		100.063	
3.500		101.017		100.767	3.500		100.318		100.068	
3.625		101.358		101.108	3.625		100.323		100.073	
3.750		101.686		101.436	3.750		101.039		100.789	
3.875		101.803		101.553	3.875		101.044		100.794	
4.000		102.131		101.881	4.000		101.049		100.799	
4.125		102.446		102.196	4.125		101.054		100.804	
4.250		102.749		102.499	4.250		101.059		100.809	
4.375		101.992		101.742	4.375					
4.500		102.295		102.045	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 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



Lock Desk Hours 9:00 am - 4:30 pm Pacific Time  
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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					<table border="1" style="width: 100%; border-collapse: collapse;"> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> <tr> <td style="text-align: center;">680 - 699</td> <td style="text-align: center;">-0.250</td> </tr> <tr> <td style="text-align: center;">660-679</td> <td style="text-align: center;">-0.500</td> </tr> <tr> <td style="text-align: center;">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 style="text-align: center;">Manual</td> <td style="text-align: center;">-0.250</td> </tr> <tr> <td style="text-align: center;">2 unit</td> <td style="text-align: center;">-0.750</td> </tr> <tr> <td style="text-align: center;">3-4 unit</td> <td style="text-align: center;">-1.000</td> </tr> <tr> <td style="text-align: center;">VA</td> <td style="text-align: center;">-0.250</td> </tr> <tr> <td style="text-align: center;">Manufactured</td> <td style="text-align: center;">-10.000</td> </tr> <tr> <td style="text-align: center;">Ln Amt &lt;=110K</td> <td style="text-align: center;">-0.500</td> </tr> <tr> <td style="text-align: center;">Self - Employed</td> <td style="text-align: center;">-1.000</td> </tr> <tr> <td style="text-align: center;">&gt;4 Properties</td> <td style="text-align: center;">-0.500</td> </tr> </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 Properties	-0.500
FICO Adjustments																																				
680 - 699	-0.250																																			
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>4 Properties	-0.500																																			
Margin 2.000	Caps 1/1/5 Index: 1 year CMT				Margin 2.000	Caps 1/1/5 Index: 1 year CMT				GOVERNMENT ARM PRICE ADJUSTMENTS																										
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																											
2.750		92.610		92.360	2.750		92.610		92.360																											
2.875		92.824		92.574	2.875		92.824		92.574																											
3.000		100.034		99.784	3.000		100.034		99.784																											
3.125		100.427		100.177	3.125		100.427		100.177																											
3.250		100.821		100.571	3.250		100.821		100.571																											
3.375		100.894		100.644	3.375		100.894		100.644																											
3.500		101.289		101.039	3.500		101.289		101.039																											
3.625		101.683		101.433	3.625		101.683		101.433																											
3.750		102.079		101.829	3.750		102.079		101.829																											
3.875		102.118		101.868	3.875		102.118		101.868																											
4.000		102.513		102.263	4.000		102.513		102.263																											
4.125		102.909		102.659	4.125		102.909		102.659																											
4.250		103.306		103.056	4.250		103.306		103.056																											
4.375		102.596		102.346	4.375		102.596		102.346																											
4.500		102.990		102.740	4.500		102.990		102.740																											
4.625		103.385		103.135	4.625		103.385		103.135																											
4.750		103.780		103.530	4.750		103.780		103.530																											
4.875					4.875																															
5.000					5.000																															
5.125					5.125																															

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

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

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Effective: 10/27/20 8:42 AM

**FHLMC-FNMA SPECIFIC PRODUCTS**

1021-00 1024-00 Home Ready 30 Yr Fixed					1022-00 1028-00 Home Possible 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.000		103.791		103.541	3.000				
3.125		104.124		103.874	3.125				
3.250		103.710		103.460	3.250		103.710		103.460
3.375		104.235		103.985	3.375		104.235		103.985
3.500		104.650		104.400	3.500		104.650		104.400
3.625		104.869		104.619	3.625		104.869		104.619
3.750		104.477		104.227	3.750		104.477		104.227
3.875		104.795		104.545	3.875		104.795		104.545
4.000		105.010		104.760	4.000		105.010		104.760
4.125		105.203		104.953	4.125		105.203		104.953
4.250		105.454		105.204	4.250		105.454		105.204
4.375		105.635		105.385	4.375		105.635		105.385
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	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	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**

Term	Fee	Re-Lock	Fee
5 Day	0.125		
7 Day	0.150		
15 Day	0.250	Re-Lock	0.25

[link to policy](#)

**Wholesale Fee Buyout Option Price Adjustor**

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-765,600k
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