



Effective: 10/30/20 8:31 AM

BORROWER PAID RATE SHEET
WesLend Financial Rate Sheet

| Table of Contents | |
|-------------------|---------------------|
| Tab | Product |
| <u>2</u> | Fixed Conforming |
| <u>3</u> | Fixed Conforming HB |
| <u>4</u> | Fixed Government |
| <u>5</u> | Fixed Government HB |
| <u>6</u> | Government Arms |
| | |
| <u>9</u> | FHLMC-FNMA Specific |
| | |

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

[Return to Home Tab](#)



Effective: 10/30/20 8:31 AM

WestLend 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 | | 99.909 | | 99.659 | 2.250 | | 99.740 | | 99.490 | 1.750 | | 99.186 | | 98.936 | |
| 2.375 | | 100.642 | | 100.392 | 2.375 | | 100.419 | | 100.169 | 1.875 | | 99.819 | | 99.569 | |
| 2.500 | | 101.435 | | 101.185 | 2.500 | | 101.007 | | 100.757 | 2.000 | | 100.603 | | 100.353 | |
| 2.625 | | 101.949 | | 101.699 | 2.625 | | 101.497 | | 101.247 | 2.125 | | 101.241 | | 100.991 | |
| 2.750 | | 102.275 | | 102.025 | 2.750 | | 101.733 | | 101.483 | 2.250 | | 101.951 | | 101.701 | |
| 2.875 | | 102.951 | | 102.701 | 2.875 | | 102.297 | | 102.047 | 2.375 | | 102.332 | | 102.082 | |
| 3.000 | | 103.541 | | 103.291 | 3.000 | | 102.714 | | 102.464 | 2.500 | | 102.670 | | 102.420 | |
| 3.125 | | 103.862 | | 103.612 | 3.125 | | 103.017 | | 102.767 | 2.625 | | 102.902 | | 102.652 | |
| 3.250 | | 103.471 | | 103.221 | 3.250 | | 102.744 | | 102.494 | 2.750 | | 103.333 | | 103.083 | |
| 3.375 | | 103.947 | | 103.697 | 3.375 | | 103.319 | | 103.069 | 2.875 | | 103.600 | | 103.350 | |
| 3.500 | | 104.000 | | 104.000 | 3.500 | | 103.677 | | 103.427 | 3.000 | | 103.890 | | 103.640 | |
| 3.625 | | 104.000 | | 104.000 | 3.625 | | 103.983 | | 103.733 | 3.125 | | 103.404 | | 103.154 | |
| 3.750 | | 104.000 | | 103.955 | 3.750 | | 103.969 | | 103.719 | 3.250 | | 103.275 | | 103.025 | |
| 3.875 | | 104.000 | | 104.000 | 3.875 | | 104.000 | | 104.000 | 3.375 | | 103.429 | | 103.179 | |
| 4.000 | | 104.000 | | 104.000 | 4.000 | | 104.000 | | 104.000 | 3.500 | | 103.639 | | 103.389 | |
| 4.125 | | 104.000 | | 104.000 | 4.125 | | 104.000 | | 104.000 | 3.625 | | 103.915 | | 103.665 | |
| 4.250 | | 104.000 | | 104.000 | 4.250 | | | | | 3.750 | | 103.873 | | 103.623 | |
| 4.375 | | 104.000 | | 104.000 | 4.375 | | | | | 3.875 | | 104.000 | | 103.781 | |
| 4.500 | | 104.000 | | 104.000 | 4.500 | | | | | 4.000 | | 104.000 | | 104.000 | |
| 4.625 | | 104.000 | | 104.000 | 4.625 | | | | | 4.125 | | 104.000 | | 104.000 | |

| 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 | | 101.630 | | 101.380 | 3.250 | | | | | 2.750 | | | | | |
| 2.375 | | 101.910 | | 101.660 | 3.375 | | | | | 2.875 | | | | | |
| 2.500 | | 102.262 | | 102.012 | 3.500 | | | | | 3.000 | | | | | |
| 2.625 | | 102.507 | | 102.257 | 3.625 | | | | | 3.125 | | | | | |
| 2.750 | | 102.972 | | 102.722 | 3.750 | | | | | 3.250 | | | | | |
| 2.875 | | 103.269 | | 103.019 | 3.875 | | | | | 3.375 | | | | | |
| 3.000 | | 103.577 | | 103.327 | 4.000 | | | | | 3.500 | | | | | |
| 3.125 | | 103.299 | | 103.049 | 4.125 | | | | | 3.625 | | | | | |
| 3.250 | | 103.670 | | 103.420 | 4.250 | | | | | 3.750 | | | | | |
| 3.375 | | 103.883 | | 103.633 | 4.375 | | | | | 3.875 | | | | | |
| 3.500 | | 103.974 | | 103.724 | 4.500 | | | | | 4.000 | | | | | |
| 3.625 | | 104.000 | | 103.860 | 4.625 | | | | | 4.125 | | | | | |
| 3.750 | | 104.000 | | 104.000 | 4.750 | | | | | 4.250 | | | | | |
| 3.875 | | 104.000 | | 104.000 | 4.875 | | | | | 4.375 | | | | | |
| 4.000 | | 104.000 | | 104.000 | 5.000 | | | | | 4.500 | | | | | |
| 4.125 | | 104.000 | | 104.000 | 5.125 | | | | | 4.625 | | | | | |
| 4.250 | | 104.000 | | 104.000 | 5.250 | | | | | 4.750 | | | | | |
| 4.375 | | 104.000 | | 104.000 | 5.375 | | | | | 4.875 | | | | | |
| 4.500 | | | | | 5.500 | | | | | 5.000 | | | | | |
| 4.625 | | | | | 5.625 | | | | | 5.125 | | | | | |

| LPMI Product Codes | | | |
|--------------------|---------------------|---------|---------------------|
| 1011-99 | DU 30 Yr Fixed LPMI | 1020-99 | LP 30 Yr Fixed LPMI |
| 1111-99 | DU 25 Yr Fixed LPMI | 1120-99 | LP 25 Yr Fixed LPMI |
| 1211-99 | DU 20 Yr Fixed LPMI | 1220-99 | LP 20 Yr Fixed LPMI |
| 1311-99 | DU 15 Yr Fixed LPMI | 1320-99 | LP 15 Yr Fixed LPMI |

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

Price Adjustments

| Risk Based Adjustments (Terms > 15 years only) | | | | | | | | |
|--|--------|------------|------------|------------|------------|------------|------------|------------|
| | <=60 | 60.01 - 70 | 70.01 - 75 | 75.01 - 80 | 80.01 - 85 | 85.01 - 90 | 90.01 - 95 | 95.01 - 97 |
| 620 - 639 | -0.500 | -1.500 | -3.000 | -3.000 | -3.250 | -3.250 | -3.250 | -3.500 |
| 640 - 659 | -0.500 | -1.250 | -2.750 | -3.000 | -3.250 | -2.750 | -2.750 | -2.750 |
| 660 - 679 | 0.000 | -1.000 | -2.250 | -2.750 | -2.750 | -2.250 | -2.250 | -2.250 |
| 680 - 699 | 0.000 | -0.500 | -1.250 | -1.750 | -1.500 | -1.250 | -1.250 | -1.500 |
| 700 - 719 | 0.000 | -0.500 | -1.000 | -1.250 | -1.000 | -1.000 | -1.000 | -1.500 |
| 720 - 739 | 0.000 | -0.250 | -0.500 | -0.750 | -0.500 | -0.500 | -0.500 | -1.000 |
| > 740 | 0.000 | -0.250 | -0.250 | -0.500 | -0.250 | -0.250 | -0.250 | -0.750 |

| Conventional Adjusters | |
|---------------------------------------|--------|
| Investment Property LTV ≤75 | -2.125 |
| Investment Property LTV >75 and ≤80 | -3.375 |
| Attached Condo >75 LTV & Term > 15yrs | -0.750 |
| 2-4 Units | -1.000 |
| Second home LTV > 85% | -0.250 |
| >4 Properties | -0.500 |
| Escrow Waiver (Except CA & NY) | -0.250 |
| Self Employed | -1.000 |
| Adverse Market Refi fee | -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 | -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 | >\$500-765,600k |
| 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

[Return to Home Tab](#)



Effective: 10/30/20 8:31 AM

| WesLend Fixed High Balance | | | | | | | | | | | | | | |
|--|---------|---------|---------|---------|---|---------|---------|---------|---------|---|---------|---------|---------|---------|
| 1033-99 1133-99 1053-99 1153-99 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 | 99.190 | 98.940 | 98.940 | 98.940 | 3.000 | 101.911 | 101.661 | 101.661 | 101.661 | 2.250 | 101.200 | 101.200 | 101.200 | 100.950 |
| 2.375 | 99.778 | 99.528 | 99.528 | 99.528 | 3.125 | 102.099 | 101.849 | 101.849 | 101.849 | 2.375 | 101.553 | 101.553 | 101.553 | 101.303 |
| 2.500 | 100.454 | 100.204 | 100.204 | 100.204 | 3.250 | 101.600 | 101.350 | 101.350 | 101.350 | 2.500 | 101.856 | 101.856 | 101.856 | 101.606 |
| 2.625 | 100.894 | 100.644 | 100.644 | 100.644 | 3.375 | 102.158 | 101.908 | 101.908 | 101.908 | 2.625 | 101.774 | 101.774 | 101.774 | 101.524 |
| 2.750 | 100.708 | 100.458 | 100.458 | 100.458 | 3.500 | 102.530 | 102.280 | 102.280 | 102.280 | 2.750 | 102.285 | 102.285 | 102.285 | 102.035 |
| 2.875 | 101.382 | 101.132 | 101.132 | 101.132 | 3.625 | 102.740 | 102.490 | 102.490 | 102.490 | 2.875 | 102.537 | 102.537 | 102.537 | 102.287 |
| 3.000 | 101.811 | 101.561 | 101.561 | 101.561 | 3.750 | 101.473 | 101.223 | 101.223 | 101.223 | 3.000 | 102.820 | 102.820 | 102.820 | 102.570 |
| 3.125 | 101.999 | 101.749 | 101.749 | 101.749 | 3.875 | 101.923 | 101.673 | 101.673 | 101.673 | 3.125 | 102.351 | 102.351 | 102.351 | 102.101 |
| 3.250 | 101.500 | 101.250 | 101.250 | 101.250 | 4.000 | 102.210 | 101.960 | 101.960 | 101.960 | 3.250 | 102.199 | 102.199 | 102.199 | 101.949 |
| 3.375 | 102.058 | 101.808 | 101.808 | 101.808 | 4.125 | 102.436 | 102.186 | 102.186 | 102.186 | 3.375 | 102.496 | 102.496 | 102.496 | 102.246 |
| 3.500 | 102.430 | 102.180 | 102.180 | 102.180 | 4.250 | 101.874 | 101.624 | 101.624 | 101.624 | 3.500 | 102.704 | 102.704 | 102.704 | 102.454 |
| 3.625 | 102.640 | 102.390 | 102.390 | 102.390 | 4.375 | 102.216 | 101.966 | 101.966 | 101.966 | 3.625 | 102.260 | 102.260 | 102.260 | 102.010 |
| 3.750 | 101.784 | 101.534 | 101.534 | 101.534 | 4.500 | | | | | 3.750 | 102.057 | 102.057 | 102.057 | 101.807 |
| 3.875 | 102.100 | 101.850 | 101.850 | 101.850 | 4.625 | | | | | 3.875 | 101.921 | 101.921 | 101.921 | 101.671 |
| 4.000 | 102.390 | 102.140 | 102.140 | 102.140 | 4.750 | | | | | 4.000 | 102.242 | 102.242 | 102.242 | 101.992 |
| 4.125 | 102.665 | 102.415 | 102.415 | 102.415 | 4.875 | | | | | 4.125 | 101.796 | 101.796 | 101.796 | 101.546 |
| 4.250 | 101.861 | 101.611 | 101.611 | 101.611 | 5.000 | | | | | 4.250 | | | | |
| 4.375 | 102.116 | 101.866 | 101.866 | 101.866 | 5.125 | | | | | 4.375 | | | | |
| 4.500 | 98.372 | 98.122 | 98.122 | 98.122 | 5.250 | | | | | 4.500 | | | | |
| 4.625 | 98.582 | 98.332 | 98.332 | 98.332 | 5.375 | | | | | 4.625 | | | | |

| 1433-99 1453-99 Conventional 10 Yr Fixed HB | | | | |
|---|---------|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
| 2.250 | 101.195 | 100.945 | 100.945 | 100.945 |
| 2.375 | 101.549 | 101.299 | 101.299 | 101.299 |
| 2.500 | 101.856 | 101.606 | 101.606 | 101.606 |
| 2.625 | 101.756 | 101.506 | 101.506 | 101.506 |
| 2.750 | 102.268 | 102.018 | 102.018 | 102.018 |
| 2.875 | 102.517 | 102.267 | 102.267 | 102.267 |
| 3.000 | 102.801 | 102.551 | 102.551 | 102.551 |
| 3.125 | 102.321 | 102.071 | 102.071 | 102.071 |
| 3.250 | 102.219 | 101.969 | 101.969 | 101.969 |
| 3.375 | 102.515 | 102.265 | 102.265 | 102.265 |
| 3.500 | 102.727 | 102.477 | 102.477 | 102.477 |
| 3.625 | 102.287 | 102.037 | 102.037 | 102.037 |
| 3.750 | 102.082 | 101.832 | 101.832 | 101.832 |
| 3.875 | 101.668 | 101.418 | 101.418 | 101.418 |
| 4.000 | 101.988 | 101.738 | 101.738 | 101.738 |
| 4.125 | 101.558 | 101.308 | 101.308 | 101.308 |
| 4.250 | 101.763 | 101.513 | 101.513 | 101.513 |
| 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 | | -0.375 |
| The below adds also apply: | | |
| LTV Range | CLTV Range | Fico <720 |
| <= 65.00% | 80.01% - 95.00% | -0.500 |
| 65.01% - 75.00% | 80.01% - 95.00% | -0.750 |
| 75.01% - 95.00% | 90.01% - 95.00% | -1.000 |
| 75.01% - 90.00% | 76.01% - 90.00% | -1.000 |
| <= 95.00% | 95.01% - 97.00% | -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 |

[Return to Home Tab](#)



Effective: 10/30/20 8:31 AM

| 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 | | 101.893 | | 101.643 | 2.250 | | 101.561 | | 101.311 | |
| 2.375 | | 102.327 | | 102.077 | 2.375 | | 101.761 | | 101.511 | |
| 2.500 | | 102.810 | | 102.560 | 2.500 | | 101.874 | | 101.624 | |
| 2.625 | | 103.102 | | 102.852 | 2.625 | | 102.057 | | 101.807 | |
| 2.750 | | 103.480 | | 103.230 | 2.750 | | 101.997 | | 101.747 | |
| 2.875 | | 103.162 | | 102.912 | 2.875 | | 102.341 | | 102.091 | |
| 3.000 | | 103.563 | | 103.313 | 3.000 | | 102.621 | | 102.371 | |
| 3.125 | | 103.793 | | 103.543 | 3.125 | | 102.896 | | 102.646 | |
| 3.250 | | 104.143 | | 103.893 | 3.250 | | 102.303 | | 102.053 | |
| 3.375 | | 102.903 | | 102.653 | 3.375 | | 102.747 | | 102.497 | |
| 3.500 | | 103.256 | | 103.006 | 3.500 | | 103.200 | | 102.950 | |
| 3.625 | | 103.596 | | 103.346 | 3.625 | | 103.659 | | 103.409 | |
| 3.750 | | 104.331 | | 104.081 | 3.750 | | 102.779 | | 102.529 | |
| 3.875 | | 104.014 | | 103.764 | 3.875 | | 103.224 | | 102.974 | |
| 4.000 | | 104.222 | | 103.972 | 4.000 | | 103.668 | | 103.418 | |
| 4.125 | | 104.538 | | 104.288 | 4.125 | | 104.111 | | 103.861 | |
| 4.250 | | 104.841 | | 104.591 | 4.250 | | 99.594 | | 99.344 | |
| 4.375 | | 104.863 | | 104.613 | 4.375 | | | | | |
| 4.500 | | 105.166 | | 104.916 | 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

[Return to Home Tab](#)



Effective: 10/30/20 8:31 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 | | 101.492 | | 101.242 | 2.750 | | 101.190 | | 100.940 | |
| 2.875 | | 100.778 | | 100.528 | 2.875 | | 101.169 | | 100.919 | |
| 3.000 | | 101.156 | | 100.906 | 3.000 | | 101.172 | | 100.922 | |
| 3.125 | | 101.521 | | 101.271 | 3.125 | | 101.177 | | 100.927 | |
| 3.250 | | 101.874 | | 101.624 | 3.250 | | 101.182 | | 100.932 | |
| 3.375 | | 100.884 | | 100.634 | 3.375 | | 100.431 | | 100.181 | |
| 3.500 | | 101.237 | | 100.987 | 3.500 | | 100.436 | | 100.186 | |
| 3.625 | | 101.577 | | 101.327 | 3.625 | | 100.441 | | 100.191 | |
| 3.750 | | 101.905 | | 101.655 | 3.750 | | 101.284 | | 101.034 | |
| 3.875 | | 101.750 | | 101.500 | 3.875 | | 101.289 | | 101.039 | |
| 4.000 | | 102.078 | | 101.828 | 4.000 | | 101.294 | | 101.044 | |
| 4.125 | | 102.394 | | 102.144 | 4.125 | | 101.300 | | 101.050 | |
| 4.250 | | 102.697 | | 102.447 | 4.250 | | 101.305 | | 101.055 | |
| 4.375 | | 102.063 | | 101.813 | 4.375 | | | | | |
| 4.500 | | 102.366 | | 102.116 | 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
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

[Return to Home Tab](#)



Effective: 10/30/20 8:31 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 | | 92.403 | | 92.153 | 2.750 | | 92.403 | | 92.153 | <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 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 Properties | -0.500 |
| 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.875 | | 92.615 | | 92.365 | 2.875 | | 92.615 | | 92.365 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.000 | | 100.134 | | 99.884 | 3.000 | | 100.134 | | 99.884 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.125 | | 100.527 | | 100.277 | 3.125 | | 100.527 | | 100.277 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.250 | | 100.921 | | 100.671 | 3.250 | | 100.921 | | 100.671 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.375 | | 100.994 | | 100.744 | 3.375 | | 100.994 | | 100.744 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.500 | | 101.389 | | 101.139 | 3.500 | | 101.389 | | 101.139 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.625 | | 101.783 | | 101.533 | 3.625 | | 101.783 | | 101.533 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.750 | | 102.179 | | 101.929 | 3.750 | | 102.179 | | 101.929 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.875 | | 102.218 | | 101.968 | 3.875 | | 102.218 | | 101.968 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.000 | | 102.613 | | 102.363 | 4.000 | | 102.613 | | 102.363 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.125 | | 103.009 | | 102.759 | 4.125 | | 103.009 | | 102.759 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.250 | | 103.406 | | 103.156 | 4.250 | | 103.406 | | 103.156 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.375 | | 102.696 | | 102.446 | 4.375 | | 102.696 | | 102.446 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.500 | | 103.090 | | 102.840 | 4.500 | | 103.090 | | 102.840 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.625 | | 103.485 | | 103.235 | 4.625 | | 103.485 | | 103.235 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.750 | | 103.880 | | 103.630 | 4.750 | | 103.880 | | 103.630 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 |

[Return to Home Tab](#)



Effective: 10/30/20 8:31 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 | | 103.902 | | 103.652 | 3.000 | | | | |
| 3.125 | | 104.239 | | 103.989 | 3.125 | | | | |
| 3.250 | | 103.767 | | 103.517 | 3.250 | | 103.767 | | 103.517 |
| 3.375 | | 104.300 | | 104.050 | 3.375 | | 104.300 | | 104.050 |
| 3.500 | | 104.720 | | 104.470 | 3.500 | | 104.720 | | 104.470 |
| 3.625 | | 104.942 | | 104.692 | 3.625 | | 104.942 | | 104.692 |
| 3.750 | | 104.655 | | 104.405 | 3.750 | | 104.655 | | 104.405 |
| 3.875 | | 104.971 | | 104.721 | 3.875 | | 104.971 | | 104.721 |
| 4.000 | | 105.185 | | 104.935 | 4.000 | | 105.185 | | 104.935 |
| 4.125 | | 105.377 | | 105.127 | 4.125 | | 105.377 | | 105.127 |
| 4.250 | | 105.610 | | 105.360 | 4.250 | | 105.610 | | 105.360 |
| 4.375 | | 105.700 | | 105.450 | 4.375 | | 105.700 | | 105.450 |
| 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 | | 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 |