



Effective: 11/8/19 8:43 AM

BORROWER PAID RATE SHEET
 WesLend Financial Rate Sheet

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<u>10</u>	Jumbo

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

IMPROVED GOVERNMENT LOAN PRICING:
 -24 Hr Turn Times
 -Manual Underwrites OK

GOLD JUMBO & NON-QM PROGRAM HIGHLIGHTS:

- 12 Month Bank Statements – 90% to \$1,500,000
 -Loan Amounts to \$4,000,000
 -DSCR & NINJA (No Job) N/O/O to \$4mm
- Up to 50% DTI on Bank Statement and Full doc loans
- Prime Jumbo - Paystubs & 1 Yr. 1040's to qualify OK
- Prime Jumbo \$0.00 reserves OK with:
 24 month clean mortgage history

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
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 8:00 am - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

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WestLend 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
3.250	98.353	98.317	98.069	97.161	3.250	98.233	98.180	98.069		2.750	99.087	98.990	98.900	
3.375	98.887	98.851	98.715	97.839	3.375	98.876	98.822	98.715		2.875	99.466	99.369	99.280	
3.500	99.550	99.507	99.062	98.626	3.500	99.220	99.166	99.062		3.000	99.885	99.788	99.698	
3.625	100.269	100.226	99.737	99.410	3.625	99.887	99.834	99.737		3.125	100.253	100.156	100.067	
3.750	100.847	100.732	100.430	100.119	3.750	100.586	100.520	100.430		3.250	100.680	100.598	100.521	
3.875	101.465	101.422	100.856	100.758	3.875	100.983	100.910	100.856		3.375	101.043	100.961	100.884	
4.000	101.827	101.673	101.410	101.307	4.000	101.536	101.432	101.410		3.500	101.415	101.334	101.257	
4.125	102.165	101.844	101.827	101.719	4.125	101.953	101.844	101.827		3.625	101.724	101.643	101.565	
4.250	102.419	102.405	101.935	101.822	4.250	102.001	101.887	101.935		3.750	101.921	101.839	101.762	
4.375	102.723	102.618	102.516	102.397	4.375	102.581	102.462	102.516		3.875	102.270	102.181	102.096	
4.500	103.101	102.920	102.980	102.856	4.500	103.045	102.920	102.980		4.000	102.567	102.478	102.393	
4.625	103.405	103.275	103.340	103.211	4.625	103.405	103.275	103.340		4.125	102.851	102.762	102.677	
4.750	103.238	102.880	102.904	102.770	4.750	102.971	102.836	102.904		4.250	103.099	103.010	102.925	
4.875	103.638	103.377	103.450	103.311	4.875	103.517	103.377	103.450		4.375	103.301	103.235	103.130	
5.000	103.969	103.807	103.886	103.742	5.000	103.953	103.807	103.886		4.500	103.551	103.485	103.380	
5.125	104.248	104.097	104.181	104.032	5.125	104.248	104.097	104.181		4.625	103.705	103.616	103.531	
5.250	104.314	103.840	102.577		5.250	102.323	102.283	102.205		4.750	102.979	102.898	102.818	
5.375	104.606	103.023	102.999		5.375	103.081	103.023	102.999		4.875				
5.500	104.866	103.312	103.288		5.500	103.347	103.312	103.288		5.000				
5.625	105.040				5.625					5.125				

1433-99 1453-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.450	100.368	100.291	
3.375	100.813	100.731	100.654	
3.500	101.185	101.104	101.027	
3.625	101.494	101.413	101.335	
3.750	101.691	101.609	101.532	
3.875	102.040	101.951	101.866	
4.000	102.337	102.248	102.163	
4.125	102.621	102.532	102.447	
4.250	102.869	102.780	102.695	
4.375	103.069	102.980	102.895	
4.500	103.316	103.227	103.142	
4.625	103.475	103.386	103.301	
4.750	102.749	102.668	102.588	
4.875				
5.000				
5.125				
5.250				
5.375				
5.500				
5.625				

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
HighBal Purchase & No Cashout Refi									-0.250
HighBal Cashout Refi									-1.000
Second home LTV > 85%									-0.250

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
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
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%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350	
95%-90.01%	30%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.140	-5.700	
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310	
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610	
<= 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%	-1.510	-2.260	-2.930	-3.430	-4.330	-5.800	-6.320	-6.960	
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490	
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940	
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550	
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	0.000	0.000	0.000	0.000	0.000	
Cash Out Refinance		-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A	
Second Home		-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.270	-1.350	
Investment Property (Max 85% LTV)		-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630	
3 - 4 - Unit Property		-1.020	-1.190	-1.330	-1.500	N/A	N/A	N/A	N/A	
Manufactured		-0.540	-0.600	-0.700	-0.850	-1.050	-1.500	-1.650	-1.800	
>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	>500-726,525k
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 8:00 am - 5:30 pm Pacific Time
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WesLend Government										
8000-99 8100-99 FHA/VA 25/30 Yr Fixed					8300-99 FHA/VA 15 Yr Fixed					FHA LOAN LEVEL ADJUSTMENTS
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	102.381	102.332	101.665	101.445	3.375	101.894	101.833	101.741	101.538	
3.375	102.773	102.725	102.028	101.913	3.500	102.291	102.229	102.139	101.891	
3.500	103.230	103.181	102.516	102.353	3.625	102.674	102.610	102.523	102.233	
3.625	103.496	103.447	103.001	102.758	3.750	103.093	103.008	103.028	102.943	
3.750	103.825	103.793	103.440	103.123	3.875	103.438	103.347	103.373	103.283	
3.875	103.895	103.862	103.210	103.113	4.000	103.769	103.673	103.705	103.609	
4.000	104.273	104.241	103.584	103.482	4.125	104.087	103.985	104.022	103.922	
4.125	104.553	104.520	103.990	103.821	4.250	104.390	104.284	104.326	104.220	
4.250	104.788	104.780	104.388	104.128	4.375	104.344	104.233	104.283	104.172	
4.375	104.795	104.787	103.564	103.409	4.500	104.644	104.528	104.584	104.468	
4.500	104.878	104.870	103.965	103.715	4.625	104.674	104.646	104.622		
4.625	105.085	105.037	104.346	103.999	4.750	102.376	102.348	102.324		
4.750	105.835	105.113	104.708	104.264	4.875	102.747	102.719	102.695		
4.875	106.108	104.524	104.526	104.261	5.000	103.114	103.086	103.062		
5.000	106.371	104.619	104.671	104.527	5.125	103.480	103.452	103.428		
5.125	106.613	104.813	104.789		5.250					
5.250	106.839	104.422	104.398		5.375					
5.375					5.500					
5.500					5.625					
5.625					5.750					
7000-99 USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS					
Rate	15 Day	30 Day	45 Day	60 Day						
3.250	101.817	101.642	101.466	101.395						
3.375	102.257	102.082	101.940	101.863						
3.500	102.645	102.489	102.385	102.303						
3.625	103.019	102.894	102.795	102.708						
3.750	103.352	103.258	103.165	103.073						
3.875	103.254	103.155	103.160	103.063						
4.000	103.628	103.524	103.534	103.432						
4.125	103.972	103.863	103.879	103.771						
4.250	104.284	104.169	104.191	104.078						
4.375	103.571	103.451	103.477	103.359						
4.500	103.957	103.929	103.905	103.665						
4.625	104.277	104.249	104.225	103.949						
4.750	104.441	104.306	104.348	104.214						
4.875	104.444	104.303	104.350	104.211						
5.000	104.715	104.569	104.621	104.477						
5.125	104.791	104.763	104.739							
5.250	104.400	104.372	104.348							

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
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
				Re-Lock	0.125

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>125-150k	>150-175k	>175-200k	>200-250k	>250-300k	>300-350k	>350-500k	>500-726,525k
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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WesLend Government																																				
8033-99 6033-99 FHA/VA 30 Yr Fixed High Balance					8333-99 6333-99 FHA/VA 15 Yr Fixed High Balance					FHA / VA HB LOAN LEVEL ADJUSTMENTS																										
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																											
3.250	100.573	99.924	99.809	99.737	3.375	100.540	100.482	100.382		<table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr> <td>580 - 599</td> <td>-2.500</td> </tr> <tr> <td>600 - 619</td> <td>-2.000</td> </tr> <tr> <td>620 - 639</td> <td>-1.250</td> </tr> <tr> <td>640- 659</td> <td>-0.375</td> </tr> <tr> <td>660- 679</td> <td>-0.250</td> </tr> <tr> <td>680 - 699</td> <td>0.000</td> </tr> <tr> <td>> 700</td> <td>0.000</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> </tbody> </table>	FICO Adjustments		580 - 599	-2.500	600 - 619	-2.000	620 - 639	-1.250	640- 659	-0.375	660- 679	-0.250	680 - 699	0.000	> 700	0.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
FICO Adjustments																																				
580 - 599	-2.500																																			
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3.375	100.966	100.314	100.204	100.128	3.500	100.795	100.737	100.637																												
3.500	101.392	100.740	100.629	100.482	3.625	101.033	100.975	100.875																												
3.625	101.569	101.225	101.114	100.797	3.750	101.678	101.612	101.507																												
3.750	101.920	101.663	101.552	101.072	3.875	101.918	101.852	101.747																												
3.875	101.889	101.377	101.305	100.997	4.000	102.141	102.076	101.971																												
4.000	102.197	101.817	101.746	101.277	4.125	102.350	102.285	102.180																												
4.125	102.451	102.237	102.165	101.533	4.250	102.544	102.479	102.374																												
4.250	102.849	102.635	102.563	101.767	4.375	101.751	101.701	101.606																												
4.375	102.620	101.909	101.864	101.595	4.500	101.947	101.897	101.802																												
4.500	102.633	102.310	102.265	101.849	4.625	102.130	102.080	101.984																												
4.625	102.876	102.691	102.646	102.096	4.750	102.300	102.250	102.155																												
4.750	103.239	103.053	103.008	102.334	4.875																															
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5.000	103.262	103.126	103.128	102.484	5.125																															
5.125	102.938	102.787	102.844	102.695	5.250																															
5.250	103.142	102.986	103.049	102.894	5.375																															
5.375					5.500																															
5.500					5.625																															
5.625					5.750																															

Streamline/IRRRL Product Codes				Extension and Re-lock Fees			
8038-99	FHA 30 Year Fixed Streamline	6038-99	VA 30 Year IRRRL	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	>\$500-726,525k
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 8:00 am - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

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Effective: 11/8/19 8:43 AM

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

WesLend Government ARM

8700-99 Margin 2.000					6700-99 Margin 2.000					<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;">620 - 639</td> <td style="text-align: center;">-1.250</td> </tr> <tr> <td style="text-align: center;">640- 659</td> <td style="text-align: center;">-0.375</td> </tr> <tr> <td style="text-align: center;">660- 679</td> <td style="text-align: center;">-0.250</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> </table>	FICO Adjustments		620 - 639	-1.250	640- 659	-0.375	660- 679	-0.250	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
FICO Adjustments																												
620 - 639	-1.250																											
640- 659	-0.375																											
660- 679	-0.250																											
Government Adjusters																												
Manual	-0.250																											
2 unit	-0.750																											
3-4 unit	-1.000																											
VA	-0.250																											
FHA 5/1 ARM Caps 1/1/5 Index: 1 year CMT					VA 5/1 ARM 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	96.345	96.284	96.250	96.193	2.750	96.345	96.284	96.250	96.193																			
2.875	96.622	96.563	96.527	96.473	2.875	96.622	96.563	96.527	96.473																			
3.000	99.560	99.447	99.335	96.755	3.000	99.560	99.447	99.335	96.755																			
3.125	99.958	99.845	99.733	96.975	3.125	99.958	99.845	99.733	96.975																			
3.250	100.357	100.244	100.132	97.663	3.250	100.357	100.244	100.132	97.663																			
3.375	100.436	100.323	100.211	97.921	3.375	100.436	100.323	100.211	97.921																			
3.500	100.835	100.722	100.610	98.093	3.500	100.835	100.722	100.610	98.093																			
3.625	101.235	101.122	101.010	98.171	3.625	101.235	101.122	101.010	98.171																			
3.750	101.636	101.523	101.411	98.269	3.750	101.636	101.523	101.411	98.269																			
3.875	101.680	101.567	101.455	98.514	3.875	101.680	101.567	101.455	98.514																			
4.000	102.080	101.967	101.855	98.672	4.000	102.080	101.967	101.855	98.672																			
4.125	102.481	102.368	102.256	98.750	4.125	102.481	102.368	102.256	98.750																			
4.250	102.883	102.770	102.658	98.840	4.250	102.883	102.770	102.658	98.840																			
4.375	102.178	102.065	101.953		4.375	102.178	102.065	101.953																				
4.500	102.578	102.465	102.353		4.500	102.578	102.465	102.353																				
4.625	102.977	102.864	102.752		4.625	102.977	102.864	102.752																				
4.750	103.378	103.265	103.153		4.750	103.378	103.265	103.153																				
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	>\$500-726,525k
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 8:00 am - 5:30 pm Pacific Time
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Effective: 11/8/19 8:43 AM

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

WesLend ARM																	
1700-77		5/1 LIBOR ARM				1800-77		7/1 LIBOR ARM				1900-77		10/1 LIBOR ARM			
Margin 2.25		Caps 2/2/5				Margin 2.25		Caps 5/2/5				Margin 2.25		Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day			
2.500					2.500					2.500							
2.625					2.625					2.625							
2.750	98.285	98.228	98.202	98.149	2.750	98.289	98.226	98.197	98.137	2.750	98.189	98.123	98.094	98.031			
2.875	98.636	98.581	98.550	98.498	2.875	98.720	98.659	98.625	98.568	2.875	98.639	98.576	98.542	98.483			
3.000	98.985	98.931	98.895	98.844	3.000	99.146	99.088	99.049	98.995	3.000	99.085	99.025	98.985	98.930			
3.125	99.334	99.281	99.240	99.192	3.125	99.572	99.517	99.472	99.422	3.125	99.530	99.473	99.428	99.376			
3.250	99.659	99.607	99.560	99.513	3.250	99.936	99.883	99.832	99.785	3.250	99.902	99.846	99.796	99.746			
3.375	99.981	99.929	99.877	99.832	3.375	100.292	100.240	100.184	100.139	3.375	100.262	100.208	100.152	100.105			
3.500	100.302	100.251	100.194	100.150	3.500	100.648	100.597	100.537	100.493	3.500	100.621	100.569	100.508	100.462			
3.625	100.627	100.577	100.515	100.472	3.625	101.008	100.959	100.893	100.851	3.625	100.984	100.932	100.867	100.823			
3.750	100.838	100.786	100.719	100.675	3.750	101.292	101.243	101.172	101.130	3.750	101.315	101.264	101.193	101.151			
3.875	101.032	100.978	100.905	100.861	3.875	101.564	101.514	101.438	101.397	3.875	101.639	101.589	101.513	101.472			
4.000	101.224	101.169	101.091	101.046	4.000	101.835	101.785	101.703	101.663	4.000	101.962	101.912	101.831	101.792			
4.125	101.416	101.359	101.276	101.230	4.125	102.105	102.054	101.968	101.928	4.125	102.282	102.234	102.147	102.109			
4.250	101.327	101.232	101.136		4.250	101.327	101.232	101.136		4.250	101.427	101.331	101.236				
4.375	101.507	101.412	101.316		4.375	101.546	101.451	101.355		4.375	101.646	101.551	101.455				
4.500	101.730	101.635	101.540		4.500		101.666	101.571		4.500	101.867	101.772	101.677				
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
Manufactured	-0.750
Second home LTV > 85%	-0.250

Loans with Secondary Financing

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

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
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%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
≤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%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
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	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630
Manufactured Home	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
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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Lock cut-off for Arm Programs is 3:30 PM PST

WesLend ARM High Balance

1733-77 5/1 LIBOR ARM High Balance					1833-77 7/1 LIBOR ARM High Balance					1933-77 10/1 LIBOR ARM High Balance				
Margin 2.25 Caps 2/2/5					Margin 2.25 Caps 5/2/5					Margin 2.25 Caps 5/2/5				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.500					2.500					2.500				
2.625					2.625					2.625				
2.750	98.472	98.415	98.390	98.336	2.750	98.355	98.292	98.263	98.203	2.750	98.325	98.260	98.231	98.168
2.875	98.819	98.764	98.733	98.681	2.875	98.783	98.723	98.688	98.632	2.875	98.772	98.710	98.675	98.616
3.000	99.163	99.109	99.073	99.023	3.000	99.207	99.149	99.110	99.056	3.000	99.216	99.156	99.116	99.061
3.125	99.509	99.456	99.415	99.366	3.125	99.631	99.576	99.531	99.481	3.125	99.658	99.601	99.556	99.504
3.250	99.831	99.779	99.732	99.685	3.250	99.994	99.940	99.890	99.842	3.250	100.025	99.970	99.919	99.870
3.375	100.151	100.099	100.047	100.002	3.375	100.348	100.296	100.240	100.195	3.375	100.380	100.326	100.271	100.224
3.500	100.474	100.422	100.365	100.321	3.500	100.702	100.651	100.591	100.547	3.500	100.735	100.682	100.621	100.576
3.625	100.800	100.750	100.688	100.645	3.625	101.060	101.011	100.945	100.903	3.625	101.091	101.040	100.974	100.931
3.750	101.013	100.961	100.893	100.850	3.750	101.342	101.293	101.222	101.180	3.750	101.418	101.367	101.296	101.254
3.875	101.209	101.155	101.083	101.038	3.875	101.613	101.563	101.487	101.446	3.875	101.738	101.688	101.612	101.571
4.000	101.402	101.347	101.269	101.224	4.000	101.886	101.836	101.754	101.714	4.000	102.058	102.008	101.927	101.888
4.125	101.595	101.538	101.455	101.409	4.125	102.158	102.107	102.021	101.981	4.125	102.377	102.328	102.242	102.204
4.250	101.803	101.745	101.657	101.610	4.250	102.364	102.312	102.221	102.180	4.250	102.612	102.562	102.471	102.433
4.375	102.014	101.954	101.861	101.813	4.375	102.563	102.509	102.413	102.371	4.375	102.837	102.787	102.690	102.651
4.500	102.224	102.163	102.064	102.016	4.500	102.763	102.708	102.605	102.563	4.500	103.065	103.014	102.911	102.873
4.625	102.432	102.370	102.266	102.216	4.625	102.960	102.904	102.796	102.753	4.625	103.291	103.239	103.131	103.092
4.750	102.605	102.540	102.431	102.380	4.750	103.165	103.107	102.994	102.950	4.750	103.441	103.387	103.274	103.233
4.875	102.773	102.706	102.591	102.539	4.875	103.372	103.312	103.194	103.149	4.875	103.500	103.500	103.408	103.365

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

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
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
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%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350	
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460	
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080	
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520	
≤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%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270	
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520	
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290	
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550	
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	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630	
Manufactured Home	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300	

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
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 8:00 am - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

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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
	3.625	100.435	100.370	100.205		3.625	100.730	100.694	100.679	100.563	
	3.750	101.309	101.226	101.088		3.750	101.678	101.631	101.597	101.508	
	3.875	101.736	101.651	101.515		3.875	102.080	102.037	102.004	101.917	
	4.000	102.222	102.136	102.001		4.000	102.474	102.431	102.398	102.312	
	4.125	102.539	102.454	102.318		4.125	102.529	102.485	102.451	102.377	
	4.250	102.826	102.724	102.589		4.250	103.078	103.054	103.001	102.915	
	4.375	103.127	103.049	102.927		4.375	103.350	103.329	103.276	103.194	
	4.500	103.512	103.455	103.333		4.500	103.573	103.555	103.502	103.425	
	4.625	103.695	103.638	103.516		4.625	103.613	103.593	103.540	103.464	
	4.750	103.961	103.882	103.819		4.750	103.849	103.895	103.823	103.753	
	4.875	104.231	104.153	104.089		4.875	104.180	104.232	104.159	104.094	
	5.000	104.533	104.504	104.395		5.000	104.431	104.484	104.411	104.351	
	5.125	104.774	104.745	104.636		5.125	104.788	104.844	104.772	104.715	
	5.250					5.250	105.090	105.208	105.116	105.064	
	5.375					5.375	105.175	105.401	105.290	105.253	
	5.500					5.500	105.462	105.691	105.580	105.549	
	5.625					5.625	106.111	106.342	106.231	106.206	
	5.750					5.750	106.469	106.703	106.592	106.570	
	5.875					5.875	106.743	106.978	106.867	106.848	
	6.000					6.000	106.927	107.163	107.052	107.034	

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

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%	-1.310	-1.880	-2.360	-2.780	-3.450	-4.610	-5.060	-5.590
95%-90.01%	25%	-1.200	-1.690	-2.100	-2.480	-3.080	-4.050	-4.430	-4.880
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610
<= 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%	-1.130	-1.700	-2.180	-2.500	-3.170	-4.220	-4.670	-5.200
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
Premium Adjustments									
>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	Rate
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	>\$500-726,525k
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
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WesLend Jumbo										
REFER TO BREAKDOWN					REFER TO BREAKDOWN					
Jumbo Advantage 30					Jumbo Advantage 7/1					
Rate	15 day	30 Day	45 Day	60 Day	Rate	15 day	30 Day	45 Day	60 Day	
4.000		98.561			4.000		99.072			Lock cut-off for Jumbo programs is 3:30PM PST UW approval and completed appraisal are required to lock WesLend Advantage Jumbo Product Codes 3050-37 30 Yr Fixed Advantage Expanded Full Doc 3050-37 40 Yr Fixed Advantage Expanded Full Doc IO 3850-37 7/1 LIBOR ARM Advantage Expanded Full Doc 3850-37 40 Yr 7/1 LIBOR ARM Advantage Expanded Full Doc IO 3900-37 10/1 LIBOR ARM Advantage Expanded Full Doc 3850-37 40 Yr 10/1 LIBOR ARM Advantage Expanded Full Doc IO 5600-37 30 Yr Fixed Advantage SL1 5600-37 40 Yr Fixed Advantage SL1 IO 5800-37 7/1 LIBOR ARM Advantage SL1 5800-37 40 Year 7/1 LIBOR ARM Advantage SL1 IO
4.125		99.021			4.125		99.406			
4.250		99.410			4.250		99.722			
4.375		99.799			4.375		100.038			
4.500		100.122			4.500		100.353			
4.625		100.434			4.625		100.652			
4.750		100.747			4.750		100.951			
4.875		101.059			4.875		101.249			
5.000		101.372			5.000		101.551			
5.125		101.684			5.125		101.881			
5.250		101.997			5.250		102.210			
5.375		102.309			5.375		102.540			
5.500		102.622			5.500		102.868			
5.625		102.934			5.625		103.196			
5.750		103.247			5.750		103.523			
5.875		103.559			5.875		103.851			
6.000		103.872			6.000		104.179			
6.125		104.184			6.125		104.507			
6.250					6.250		104.834			
6.375					6.375		105.162			

Premium Limits:	
≤ \$1MM 101.000	> \$1MM 102.500

12 MNTH LIBOR
1.97663

Extension and Re-lock Fees
Please call lock deck for extensions and relocks

Price Adjustments

Full Documentation (Expanded A+ & SL1)										
FICO - LTV LLPA's										
LTV----->	<= 50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	
800+	0.500	0.450	0.450	0.350	0.200	0.050	-0.150	-0.600	-1.250	
780-799	0.500	0.450	0.450	0.300	0.150	0.000	-0.200	-0.700	-1.350	
760-779	0.450	0.400	0.350	0.250	0.100	-0.050	-0.250	-0.850	-1.550	
740-759	0.300	0.300	0.250	0.200	-0.050	-0.250	-0.450	-1.000	-1.750	
720-739	0.200	0.150	0.150	0.050	-0.250	-0.450	-0.700	-1.250	-2.050	
700-719	0.100	0.000	0.000	-0.150	-0.550	-0.750	-1.100	-1.650	-2.550	
680-699	0.000	-0.200	-0.250	-0.450	-0.900	-1.200	-1.500	-2.700	-3.800	
660-679	-0.200	-0.400	-0.550	-0.750	-1.100	-1.500	-2.000	-3.500	NA	
640-659	-0.600	-0.800	-1.100	-1.400	-2.000	-2.500	-3.000	-5.000	NA	
620-639	-1.000	-1.200	-1.500	-2.000	-2.750	-3.500	-4.500	NA	NA	
600-619	-1.500	-1.700	-2.000	-2.750	-3.750	-4.750	-5.750	NA	NA	

Additional LLPA's Adjustments										
OTHER LLPA's - See Guidelines for Additional Information including for allowable LTV										
LTV----->	<= 50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	
Purchase Money	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.375	0.375	
10 YR I/O (Available on ARM & FRM)	-0.500	-0.500	-0.500	-0.500	-0.600	-0.600	-0.700	-0.700	-0.900	
Cashout and FICO <680	-0.400	-0.400	-0.400	-0.600	-0.600	-0.800	NA	NA	NA	
Cashout and FICO >=680 and < 740	-0.300	-0.300	-0.300	-0.500	-0.500	-0.700	-0.900	-1.400	NA	
Cashout and FICO >=740	-0.200	-0.200	-0.200	-0.400	-0.400	-0.400	-0.600	-1.100	NA	
Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.200	-0.300	
Co-op (N/A on SL1)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
2 Unit	0.000	0.000	0.000	0.000	0.000	0.000	-0.200	-0.200	NA	
3 Unit	-0.250	-0.250	-0.250	-0.350	-0.350	-0.350	-0.600	-0.600	NA	
4 Unit	-0.400	-0.400	-0.400	-0.700	-0.700	-0.700	-1.000	-1.000	NA	
2nd Home	0.000	0.000	0.000	-0.200	-0.200	-0.400	-0.600	-0.800	NA	
Investment and FICO <680	-0.500	-0.500	-0.900	-1.200	-1.200	-1.500	-2.000	-2.500	NA	
Investment and FICO >=680	-0.400	-0.400	-0.600	-0.800	-0.800	-1.000	-1.500	-2.000	NA	
DTI <= 25% and FICO <680	0.300	0.300	0.300	0.400	0.400	0.500	0.500	0.700	NA	
DTI <= 25% and FICO >=680	0.200	0.200	0.200	0.200	0.200	0.300	0.300	0.400	0.400	
DTI > 43% and FICO <680 (SL1 Only)	-0.200	-0.200	-0.500	-0.500	-0.800	-1.100	-1.500	-2.000	NA	
DTI > 43% and FICO >=680	0.000	0.000	0.000	0.000	-0.200	-0.400	-0.600	-1.000	-1.500	
>\$1.5MM and <= \$2.5MM	0.000	0.000	0.000	-0.200	-0.200	-0.200	-0.400	-0.400	-0.600	
>\$2.5MM and <= \$3.0MM	0.000	0.000	0.000	-0.300	-0.300	-0.300	-0.600	-0.600	-0.800	
Reserves < 9 Months (A+ Only)	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.500	-0.750	-1.000	
Reserves >=9 & <15 Months (A+ Only)	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.500	-0.750	
No Escrow	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
Subordinate Financing - LLPA Applied to Galton 1st Lien										
CLTV----->	<= 50.00	50.01-55.00	<= 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	
Subordinate Financing by CLTV	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.500	-2.000	-2.500	