



Effective: 11/21/19 8:59 AM

BORROWER PAID RATE SHEET
 WesLend Financial Rate Sheet

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New Locks

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

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					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					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	98.979	98.953	98.540	98.106	3.250	98.717	98.635	98.540		2.750	99.408	99.330	99.237	
3.375	99.528	99.503	99.115	98.773	3.375	99.289	99.208	99.115		2.875	99.797	99.718	99.626	
3.500	100.014	99.989	99.439	99.382	3.500	99.595	99.518	99.439		3.000	100.229	100.151	100.058	
3.625	100.690	100.659	100.216	100.165	3.625	100.305	100.300	100.216		3.125	100.608	100.530	100.437	
3.750	101.325	101.186	100.920	100.873	3.750	101.008	101.008	100.920		3.250	100.917	100.850	100.758	
3.875	101.910	101.880	101.554	101.513	3.875	101.642	101.648	101.554		3.375	101.290	101.223	101.130	
4.000	102.338	102.180	102.081	102.044	4.000	102.168	102.180	102.081		3.500	101.667	101.599	101.507	
4.125	102.664	102.554	102.450	102.418	4.125	102.537	102.554	102.450		3.625	101.979	101.912	101.820	
4.250	102.566	102.491	102.179	102.115	4.250	102.237	102.288	102.179		3.750	102.183	102.116	102.024	
4.375	103.008	102.873	102.758	102.699	4.375	102.816	102.873	102.758		3.875	102.400	102.342	102.264	
4.500	103.367	103.324	103.204	103.150	4.500	103.262	103.324	103.204		4.000	102.704	102.646	102.568	
4.625	103.588	103.656	103.531	103.482	4.625	103.588	103.656	103.531		4.125	102.999	102.942	102.863	
4.750	103.468	103.152	103.021	102.940	4.750	103.081	103.152	103.021		4.250	103.256	103.198	103.120	
4.875	103.887	103.701	103.566	103.489	4.875	103.625	103.701	103.566		4.375	103.459	103.401	103.323	
5.000	104.207	104.126	103.985	103.913	5.000	104.044	104.126	103.985		4.500	103.703	103.646	103.567	
5.125	104.478	104.396	104.249	104.183	5.125	104.308	104.396	104.249		4.625	103.857	103.799	103.721	
5.250	104.483	103.650	102.458		5.250	102.107	102.079	102.055		4.750	102.995	102.920	102.842	
5.375	104.753	102.871	102.821		5.375	102.888	102.845	102.811		4.875				
5.500	105.003	103.133	103.088		5.500	103.160	103.133	103.088		5.000				
5.625	105.179				5.625					5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.687	100.620	100.528	
3.375	101.060	100.993	100.900	
3.500	101.437	101.369	101.277	
3.625	101.749	101.682	101.590	
3.750	101.953	101.886	101.794	
3.875	102.170	102.112	102.034	
4.000	102.474	102.416	102.338	
4.125	102.769	102.712	102.633	
4.250	103.026	102.968	102.890	
4.375	103.229	103.171	103.093	
4.500	103.473	103.416	103.337	
4.625	103.627	103.569	103.491	
4.750	102.765	102.690	102.612	
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			-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 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									
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
>45% DTI	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
>45% DTI	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
>45% DTI	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
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

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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	
2.750	100.494	100.404	100.178		2.750	100.024	99.992	99.948	99.907	
2.875	100.984	100.860	100.668		2.875	100.403	100.378	100.328	100.283	
3.000	101.699	101.656	101.158		3.000	100.773	100.753	100.698	100.649	
3.125	102.200	102.157	101.648		3.125	101.131	101.116	101.056	101.003	
3.250	103.108	103.051	102.324	102.264	3.250	101.771	101.682	101.630	101.378	
3.375	103.570	103.513	102.768	102.713	3.375	102.170	102.084	102.029	101.730	
3.500	104.057	104.000	103.216	103.127	3.500	102.554	102.472	102.413	102.071	
3.625	104.263	104.206	103.701	103.497	3.625	102.924	102.845	102.784	102.400	
3.750	104.486	104.339	104.139	103.825	3.750	103.196	103.215	103.129	103.046	
3.875	104.370	104.349	103.389	103.247	3.875	103.527	103.551	103.460	103.373	
4.000	104.569	104.547	103.830	103.587	4.000	103.844	103.874	103.777	103.687	
4.125	104.938	104.916	104.249	103.897	4.125	104.147	104.182	104.081	103.986	
4.250	105.062	105.048	104.647	104.179	4.250	104.436	104.477	104.370	104.272	
4.375	105.069	105.055	103.745	103.530	4.375	104.539	104.557	104.445	104.337	
4.500	105.212	105.198	104.146	103.822	4.500	104.825	104.849	104.732	104.621	
4.625	105.419	105.404	104.526	104.093	4.625	104.615	104.587	104.563		
4.750	105.669	105.641	104.889	104.349	4.750	102.408	102.380	102.356		
4.875	104.773	104.595	104.623	104.142	4.875	102.778	102.750	102.726		
5.000	105.020	104.644	104.599	104.399	5.000	103.146	103.118	103.094		
5.125	105.250	105.039	105.015		5.125	103.513	103.485	103.461		
7000-99 USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS					
Rate	15 Day	30 Day	45 Day	60 Day						
3.250	102.423	102.342	102.274	102.214						
3.375	102.867	102.791	102.718	102.663						
3.500	103.276	103.206	103.128	103.077						
3.625	103.641	103.577	103.493	103.447						
3.750	103.964	103.905	103.816	103.775						
3.875	103.327	103.366	103.272	103.197						
4.000	103.662	103.706	103.607	103.537						
4.125	103.967	104.017	103.913	103.847						
4.250	104.243	104.299	104.189	104.129						
4.375	103.628	103.687	103.572	103.480						
4.500	104.080	104.052	104.028	103.772						
4.625	104.390	104.362	104.338	104.043						
4.750	104.431	104.508	104.377	104.299						
4.875	104.363	104.338	104.311	104.092						
5.000	104.601	104.594	104.549	104.349						
5.125	105.018	104.989	104.965							
5.250	103.728	103.700	103.676							

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	>\$500-726,525k
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					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	98.759	96.804	94.649		2.750	98.897	98.828	98.749		<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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3-4 unit	-1.000																																			
VA	-0.250																																			
2.875	99.215	98.601	98.499		2.875	99.205	99.136	99.057																												
3.000	100.011	99.091	98.989		3.000	99.496	99.427	99.349																												
3.125	100.512	99.581	99.479		3.125	99.772	99.703	99.625																												
3.250	101.550	100.672	100.604	100.543	3.250	100.279	100.217	100.146																												
3.375	102.013	101.030	100.957	100.901	3.375	100.552	100.490	100.419																												
3.500	102.469	101.425	101.328	101.221	3.500	100.807	100.745	100.674																												
3.625	102.505	101.911	101.813	101.500	3.625	101.045	100.984	100.913																												
3.750	102.598	102.349	102.252	101.743	3.750	101.609	101.552	101.473																												
3.875	102.602	101.615	101.564	101.251	3.875	101.849	101.791	101.713																												
4.000	102.711	102.056	102.005	101.511	4.000	102.073	102.015	101.937																												
4.125	102.910	102.475	102.424	101.751	4.125	102.281	102.224	102.145																												
4.250	103.087	102.873	102.822	101.978	4.250	102.476	102.418	102.340																												
4.375	102.425	102.095	102.045	101.864	4.375	101.551	101.509	101.487																												
4.500	102.703	102.496	102.446	102.107	4.500	101.747	101.705	101.683																												
4.625	103.084	102.877	102.826	102.344	4.625	101.930	101.887	101.866																												
4.750	103.447	103.240	103.189	102.576	4.750	102.100	102.058	102.036																												
4.875	102.444	102.525	102.389	102.279	4.875																															
5.000	102.658	102.745	102.604	102.499	5.000																															
5.125	102.859	102.951	102.805	102.705	5.125																															

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: 11/21/19 8:59 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	97.013	96.979	96.927	96.892	2.750	97.013	96.979	96.927	96.892	<table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <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> <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		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																											
2.875	97.289	97.251	97.203	97.165	2.875	97.289	97.251	97.203	97.165																			
3.000	99.560	99.447	99.335	97.430	3.000	99.560	99.447	99.335	97.430																			
3.125	99.958	99.845	99.733	97.633	3.125	99.958	99.845	99.733	97.633																			
3.250	100.357	100.244	100.132	98.248	3.250	100.357	100.244	100.132	98.248																			
3.375	100.436	100.323	100.211	98.499	3.375	100.436	100.323	100.211	98.499																			
3.500	100.835	100.722	100.610	98.666	3.500	100.835	100.722	100.610	98.666																			
3.625	101.235	101.122	101.010	98.750	3.625	101.235	101.122	101.010	98.750																			
3.750	101.636	101.523	101.411	98.844	3.750	101.636	101.523	101.411	98.844																			
3.875	101.680	101.567	101.455	99.082	3.875	101.680	101.567	101.455	99.082																			
4.000	102.080	101.967	101.855	99.247	4.000	102.080	101.967	101.855	99.247																			
4.125	102.481	102.368	102.256	99.329	4.125	102.481	102.368	102.256	99.329																			
4.250	102.883	102.770	102.658	99.451	4.250	102.883	102.770	102.658	99.451																			
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
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

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Effective: 11/21/19 8:59 AM

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

WesLend ARM																	
1700-77 Margin 2.25		5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25		7/1 LIBOR ARM Caps 5/2/5				1900-77 Margin 2.25		10/1 LIBOR ARM Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day			
2.500					2.500					2.500							
2.625					2.625					2.625							
2.750	98.784	98.755	98.710	98.679	2.750	99.179	99.146	99.102	99.068	2.750	98.582	98.550	98.493	98.459			
2.875	99.130	99.096	99.053	99.017	2.875	99.580	99.543	99.501	99.461	2.875	99.039	99.001	98.949	98.910			
3.000	99.474	99.435	99.393	99.352	3.000	99.978	99.935	99.896	99.851	3.000	99.492	99.449	99.400	99.355			
3.125	99.819	99.775	99.735	99.689	3.125	100.375	100.327	100.291	100.241	3.125	99.944	99.896	99.851	99.801			
3.250	100.130	100.081	100.042	99.991	3.250	100.724	100.671	100.637	100.582	3.250	100.310	100.256	100.214	100.159			
3.375	100.437	100.382	100.344	100.288	3.375	101.067	101.009	100.976	100.916	3.375	100.663	100.604	100.563	100.503			
3.500	100.744	100.684	100.647	100.585	3.500	101.410	101.347	101.316	101.250	3.500	101.015	100.951	100.912	100.847			
3.625	101.055	100.990	100.954	100.887	3.625	101.759	101.690	101.660	101.590	3.625	101.371	101.303	101.265	101.195			
3.750	101.292	101.222	101.186	101.114	3.750	102.014	101.940	101.910	101.835	3.750	101.692	101.618	101.582	101.506			
3.875	101.518	101.443	101.406	101.329	3.875	102.254	102.175	102.146	102.065	3.875	102.005	101.925	101.891	101.810			
4.000	101.743	101.663	101.626	101.543	4.000	102.495	102.411	102.381	102.295	4.000	102.317	102.232	102.199	102.112			
4.125	101.968	101.882	101.844	101.756	4.125	102.735	102.646	102.616	102.525	4.125	102.627	102.537	102.505	102.413			
4.250			101.628		4.250					4.250							
4.375					4.375					4.375							
4.500					4.500					4.500							
4.625					4.625					4.625							
4.750					4.750					4.750							
4.875					4.875					4.875							

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
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



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
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Effective: 11/21/19 8:59 AM

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

WesLend ARM High Balance														
1733-77 5/1 LIBOR ARM High Balance					1833-77 7/1 LIBOR ARM High Balance					1933-77 10/1 LIBOR ARM High Balance				
Margin 2.25 Caps 2/2/5					Margin 2.25 Caps 5/2/5					Margin 2.25 Caps 5/2/5				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.500					2.500					2.500				
2.625					2.625					2.625				
2.750	98.965	98.936	98.891	98.860	2.750	99.234	99.202	99.157	99.123	2.750	98.710	98.678	98.622	98.588
2.875	99.307	99.273	99.230	99.194	2.875	99.633	99.596	99.553	99.514	2.875	99.164	99.126	99.074	99.035
3.000	99.646	99.607	99.565	99.524	3.000	100.028	99.985	99.946	99.902	3.000	99.614	99.571	99.522	99.478
3.125	99.989	99.944	99.904	99.858	3.125	100.425	100.377	100.340	100.291	3.125	100.062	100.014	99.969	99.919
3.250	100.298	100.249	100.210	100.159	3.250	100.773	100.720	100.686	100.631	3.250	100.424	100.371	100.328	100.273
3.375	100.604	100.550	100.512	100.455	3.375	101.116	101.058	101.025	100.965	3.375	100.772	100.713	100.672	100.612
3.500	100.914	100.854	100.817	100.755	3.500	101.460	101.396	101.365	101.300	3.500	101.119	101.055	101.016	100.951
3.625	101.227	101.162	101.126	101.060	3.625	101.807	101.739	101.709	101.639	3.625	101.470	101.402	101.365	101.294
3.750	101.467	101.397	101.361	101.289	3.750	102.062	101.988	101.958	101.883	3.750	101.787	101.713	101.677	101.602
3.875	101.696	101.621	101.584	101.507	3.875	102.304	102.224	102.195	102.114	3.875	102.099	102.019	101.985	101.904
4.000	101.923	101.842	101.805	101.723	4.000	102.547	102.463	102.433	102.347	4.000	102.411	102.326	102.293	102.207
4.125	102.149	102.063	102.026	101.938	4.125	102.790	102.700	102.671	102.579	4.125	102.722	102.632	102.600	102.508
4.250	102.355	102.264	102.225	102.132	4.250	103.016	102.921	102.891	102.794	4.250	102.939	102.844	102.811	102.714
4.375	102.559	102.462	102.423	102.325	4.375	103.240	103.140	103.109	103.008	4.375	103.145	103.045	103.011	102.909
4.500	102.762	102.660	102.620	102.516	4.500	103.465	103.360	103.329	103.222	4.500	103.354	103.248	103.214	103.107
4.625	102.962	102.855	102.814	102.706	4.625	103.500	103.500	103.500	103.435	4.625	103.500	103.450	103.415	103.303
4.750	103.113	103.001	102.958	102.844	4.750					4.750	103.500	103.500	103.500	103.434
4.875	103.257	103.140	103.095	102.976	4.875					4.875				

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000
HighBal ARM LTV/CLTV ≤ 75%	-0.750
HighBal ARM LTV/CLTV > 75%	-1.500
Second home LTV > 85%	-0.250

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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Effective: 11/21/19 8:59 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
3.625	101.250	101.187	101.104		3.625	101.437	101.423	101.386	101.371
3.750	101.809	101.718	101.635		3.750	102.285	102.255	102.213	102.180
3.875	102.251	102.168	102.078		3.875	102.644	102.613	102.573	102.540
4.000	102.732	102.648	102.558		4.000	102.984	102.954	102.917	102.884
4.125	103.065	102.982	102.891		4.125	103.017	102.986	102.951	102.918
4.250	103.035	102.995	102.892		4.250	103.391	103.342	103.351	103.299
4.375	103.328	103.278	103.228		4.375	103.629	103.580	103.591	103.538
4.500	103.731	103.681	103.631		4.500	103.824	103.775	103.789	103.737
4.625	103.922	103.872	103.822		4.625	103.845	103.796	103.814	103.761
4.750	104.038	103.971	103.905		4.750	104.115	104.048	104.106	104.034
4.875	104.318	104.255	104.238		4.875	104.399	104.331	104.393	104.320
5.000	104.628	104.608	104.590		5.000	104.606	104.539	104.606	104.534
5.125	104.869	104.849	104.831		5.125	104.909	104.842	104.910	104.838
5.250					5.250	105.294	105.208	105.317	105.225
5.375					5.375	105.515	105.411	105.557	105.446
5.500					5.500	105.761	105.658	105.809	105.698
5.625					5.625	106.343	106.239	106.394	106.283
5.750					5.750	106.666	106.563	106.720	106.609
5.875					5.875	106.908	106.804	106.964	106.853
6.000					6.000	107.070	106.966	107.126	107.015

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	Fee
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 St	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

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Effective: 11/21/19 8:59 AM

WesLend Jumbo Advantage										
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		99.134			4.000		99.632			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		99.583			4.125		99.943			
4.250		99.913			4.250		100.242			
4.375		100.243			4.375		100.541			
4.500		100.573			4.500		100.839			
4.625		100.903			4.625		101.136			
4.750		101.232			4.750		101.432			
4.875		101.562			4.875		101.753			
5.000		101.874			5.000		102.081			
5.125		102.187			5.125		102.408			
5.250		102.499			5.250		102.736			
5.375		102.812			5.375		103.061			
5.500		103.124			5.500		103.387			
5.625		103.437			5.625		103.712			
5.750		103.749			5.750		104.038			
5.875		104.062			5.875		104.363			
6.000		104.374			6.000		104.689			
6.125		104.687			6.125		105.014			
6.250					6.250		105.340			
6.375					6.375		105.665			

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

12 MNTH LIBOR
 1.94163

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)	-0.200	-0.200	-0.400	-0.400	-0.600	-0.600	-0.600	-0.600	-0.700	
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	