



Effective: 2/11/21 8:52 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
<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.

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



Return to Home Tab



Effective: 2/11/21 8:52 AM

WesLend Conforming DU and LP

Table with 3 columns: 1000-99/1001-99 (15, 30, 45, 60 Day), 1200-99/1201-99 (15, 30, 45, 60 Day), and 1300-99/1301-99 (15, 30, 45, 60 Day). Rows list rates from 2.250 to 4.625.

Table with 3 columns: 1400-99/1401-99 (15, 30, 45, 60 Day), 1500-99/1501-99 (15, 30, 45, 60 Day), and 1600-99/1601-99 (15, 30, 45, 60 Day). Rows list rates from 1.750 to 5.125.

LPMI Product Codes table listing codes like 1011-99, 1111-99, 1211-99, 1311-99 and their corresponding terms.

Extension and Re-lock Fees table showing fees for 5 Day, 7 Day, and 15 Day extensions, with a Re-Lock fee of 0.125.

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

Grid of risk-based adjustments with columns for rate ranges (<=60, 60.01-70, 70.01-75, 75.01-80, etc.) and values from -0.500 to -3.500.

Conventional Adjusters

Table of conventional adjusters such as Investment Property LTV <=75, Attached Condo >75 LTV & Term > 15yrs, etc., with values from -0.500 to -3.500.

Loans with Secondary Financing

Table showing LTV Range and CLTV Range adjustments, with values ranging from -0.375 to -1.500.

Cash Out (All Terms)

Table of cash-out adjustments for different rate ranges (<=60, 60.01-70, etc.) with values from -0.625 to -0.875.

LPMI Adjustments - All LPMI Products

Large table of LPMI adjustments categorized by purchase type (>20 Year Purchase - Fixed) and LTV/Coverage, with values from -0.380 to -10.000.

Wholesale Fee Buyout Option Price Adjustor

Table of wholesale fee buyout option price adjustors for various loan amounts (\$60-100k to >\$500-822,375k) with values from -1.000 to -0.194.

[Return to Home Tab](#)



Effective: 2/11/21 8:52 AM

WesLend Government										
8000-99 8100-99					8300-99					FHA / VA LOAN LEVEL ADJUSTMENTS
FHA/VA 25/30 Yr Fixed					FHA/VA 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
1.750		99.738	99.613	99.488	1.750					
1.875		100.313	100.188	100.063	1.875					
2.000		100.836	100.711	100.586	2.000					
2.125		101.288	101.163	101.038	2.125					
2.250		102.660	102.535	102.410	2.250		102.338	102.213	102.088	
2.375		103.322	103.197	103.072	2.375		102.502	102.377	102.252	
2.500		103.826	103.701	103.576	2.500		102.588	102.463	102.338	
2.625		103.983	103.858	103.733	2.625		102.769	102.644	102.519	
2.750		104.607	104.482	104.357	2.750		102.548	102.423	102.298	
2.875		104.702	104.577	104.452	2.875		102.887	102.762	102.637	
3.000		104.923	104.798	104.673	3.000		103.174	103.049	102.924	
3.125		105.429	105.304	105.179	3.125		103.475	103.350	103.225	
3.250		105.283	105.158	105.033	3.250		102.929	102.804	102.679	
3.375		104.249	104.124	103.999	3.375		103.390	103.265	103.140	
3.500		104.754	104.629	104.504	3.500		103.866	103.741	103.616	
3.625		105.196	105.071	104.946	3.625		104.330	104.205	104.080	
3.750		105.593	105.468	105.343	3.750		103.723	103.598	103.473	
3.875		105.849	105.724	105.599	3.875		104.188	104.063	103.938	
4.000		105.927	105.802	105.677	4.000		104.658	104.533	104.408	
4.125		106.559	106.434	106.309	4.125		105.134	105.009	104.884	

FICO Adjustments	
680 - 699	0.000
660-679	-0.250
640-659	-1.000
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			
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		
15 Day	0.250		

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-822,375k
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: 2/11/21 8:52 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		101.806	101.681	101.556	2.750					<table border="1"> <thead> <tr><th colspan="2">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>680 - 699</td><td>0.000</td></tr> <tr><td>660-679</td><td>-0.250</td></tr> <tr><td>640-659</td><td>-1.000</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>VA IRRL N/O/O</td><td>-1.000</td></tr> <tr><td>Self - Employed</td><td>-1.000</td></tr> <tr><td>>4 Properties</td><td>-0.500</td></tr> <tr><td colspan="2" style="text-align: center;">*FHA ONLY</td></tr> </tbody> </table>	FICO Adjustments		680 - 699	0.000	660-679	-0.250	640-659	-1.000	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	
FICO Adjustments																																								
680 - 699	0.000																																							
660-679	-0.250																																							
640-659	-1.000																																							
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																																								
2.875		102.095	101.970	101.845	2.875																																			
3.000		102.444	102.319	102.194	3.000																																			
3.125		102.822	102.697	102.572	3.125																																			
3.250		101.372	101.247	101.122	3.250																																			
3.375		101.831	101.706	101.581	3.375																																			
3.500		102.452	102.327	102.202	3.500																																			
3.625		102.934	102.809	102.684	3.625																																			
3.750		101.836	101.711	101.586	3.750																																			
3.875		102.343	102.218	102.093	3.875																																			
4.000		102.868	102.743	102.618	4.000																																			
4.125		103.381	103.256	103.131	4.125																																			
4.250		101.935	101.810	101.685	4.250																																			
4.375		102.456	102.331	102.206	4.375																																			
4.500					4.500																																			
4.625					4.625																																			
4.750					4.750																																			
4.875					4.875																																			
5.000					5.000																																			
5.125					5.125																																			

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		
15 Day	0.250		

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-822,375K
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: 2/11/21 8:52 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					<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>680 - 699</td> <td style="text-align: right;">-0.250</td> </tr> <tr> <td>660-679</td> <td style="text-align: right;">-0.500</td> </tr> <tr> <td>640-659</td> <td style="text-align: right;">-2.000</td> </tr> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">Government Adjusters</th> </tr> <tr> <td>Manual</td> <td style="text-align: right;">-0.250</td> </tr> <tr> <td>2 unit</td> <td style="text-align: right;">-0.750</td> </tr> <tr> <td>3-4 unit</td> <td style="text-align: right;">-1.000</td> </tr> <tr> <td>VA</td> <td style="text-align: right;">-0.250</td> </tr> <tr> <td>Manufactured</td> <td style="text-align: right;">-10.000</td> </tr> <tr> <td>Ln Amt <=110K</td> <td style="text-align: right;">-0.500</td> </tr> <tr> <td>Self - Employed</td> <td style="text-align: right;">-1.000</td> </tr> <tr> <td>>4 Properties</td> <td style="text-align: right;">-0.500</td> </tr> </table>	FICO Adjustments		680 - 699	-0.250	660-679	-0.500	640-659	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-10.000	Ln Amt <=110K	-0.500	Self - Employed	-1.000	>4 Properties	-0.500
FICO Adjustments																																				
680 - 699	-0.250																																			
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																																			
Margin 2.000	Caps 1/1/5 Index: 1 year CMT				Margin 2.000	Caps 1/1/5 Index: 1 year CMT				<table border="1" style="width: 100%; border-collapse: collapse;"> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">Extension and Re-lock Fees</th> </tr> <tr> <td colspan="2" style="text-align: center; padding: 5px;">Please call lock deck for extensions and relocks</td> </tr> </table>	Extension and Re-lock Fees		Please call lock deck for extensions and relocks																							
Extension and Re-lock Fees																																				
Please call lock deck for extensions and relocks																																				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																											
2.750		92.538	92.413	92.288	2.750		92.538	92.413	92.288																											
2.875		92.745	92.620	92.495	2.875		92.745	92.620	92.495																											
3.000		92.886	92.761	92.636	3.000		92.886	92.761	92.636																											
3.125		92.952	92.827	92.702	3.125		92.952	92.827	92.702																											
3.250		93.122	92.997	92.872	3.250		93.122	92.997	92.872																											
3.375		93.321	93.196	93.071	3.375		93.321	93.196	93.071																											
3.500		93.445	93.320	93.195	3.500		93.445	93.320	93.195																											
3.625		93.528	93.403	93.278	3.625		93.528	93.403	93.278																											
3.750		93.657	93.532	93.407	3.750		93.657	93.532	93.407																											
3.875		93.761	93.636	93.511	3.875		93.761	93.636	93.511																											
4.000		93.925	93.800	93.675	4.000		93.925	93.800	93.675																											
4.125		94.025	93.900	93.775	4.125		94.025	93.900	93.775																											
4.250		94.390	94.265	94.140	4.250		94.390	94.265	94.140																											
4.375					4.375																															
4.500					4.500																															
4.625					4.625																															
4.750					4.750																															
4.875					4.875																															
5.000					5.000																															
5.125					5.125																															

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-822,375k
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: 2/11/21 8:52 AM

FHLMC-FNMA SPECIFIC PRODUCTS

1021-00 Home Ready 30 Yr Fixed										1022-00 Home Possible 30 Yr Fixed				
1024-00										1028-00				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
2.250					2.250									
2.375					2.375									
2.500					2.500									
2.625					2.625									
2.750					2.750									
2.875					2.875									
3.000					3.000									
3.125					3.125									
3.250					3.250									
3.375					3.375									
3.500					3.500									
3.625					3.625									
3.750					3.750									
3.875					3.875									
4.000					4.000									
4.125					4.125									
4.250					4.250									
4.375					4.375									
4.500					4.500									
4.625					4.625									

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
Attached Condo > 15 YR Term				-0.750	-0.750	-0.750	-0.750	-0.750

Property Type	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	>90
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000

Loans with Secondary Financing

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

LPMI Adjustments - HomeReady

> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
95%-90.01%	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
90%-85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85% & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
≤ 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210
95%-90.01%	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90%-85.01%	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85% & Below	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
Premium Adjustments									
3- 4 - Unit Property	N/A	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
>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		
15 Day	0.250		

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-822,375k
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: 2/11/21 9:44 AM

lenox Jumbo

3000-41		Jumbo 30 Yr Fixed		
Rate	15 Day	30 Day	45 Day	60 Day
2.750		99.670		
2.875		99.884		
3.000		100.100		
3.125		100.173		
3.250		100.246		
3.375		100.701		
3.500		101.154		
3.625		101.550		
3.750		101.946		
3.875		101.975		
4.000		102.003		
4.125		101.987		
4.250		101.971		
4.375		102.362		
4.500		102.753		
4.625		103.018		
4.750		103.285		
4.875				
5.000				
5.125				

Max Net Price
101.000
Min Net Price
100.000

Lock Cutoff: 3:30 PM PST

MUST BE UW APPROVED TO LOCK

Loan Amount < \$700,000 (.500)

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Fixed Rate Transactions							
FICO	LTV/CLTV/HCLTV						
	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
>= 800	0.375	0.375	0.250	0.250	0.125	-1.375	-1.875
780-799	0.375	0.375	0.250	0.125	0.125	-1.375	-1.875
760-779	0.250	0.250	0.250	0.125	0.000	-1.500	-2.000
740-759	0.250	0.125	0.125	0.000	-0.250	-1.750	-2.250
720-739	0.000	0.000	0.000	-0.250	-0.500	n/a	n/a
700-719	0.000	0.000	0.000	-0.500	-0.750	n/a	n/a
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a
660-679	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Feature	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Purchase	0.500	0.438	0.375	0.250	0.250	0.000	0.000
Rate/Term Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refi	-0.250	-0.375	-0.500	-0.750	-1.000	n/a	n/a
2nd Home	0.000	0.000	0.000	0.000	-0.500	n/a	n/a
Non-Owner	-0.750	-1.000	-1.500	n/a	n/a	n/a	n/a
Condo	0.000	0.000	-0.125	-0.250	-0.500	n/a	n/a
Co-op	0.000	0.000	-0.125	-0.125	-0.375	n/a	n/a
2 Units	0.000	0.000	-0.250	n/a	n/a	n/a	n/a
3-4 Units	-0.250	-0.375	n/a	n/a	n/a	n/a	n/a
Interest only	n/a	n/a	n/a	n/a	n/a	n/a	n/a
UPB > \$2.0MM	0.000	0.000	-0.125	-0.250	-0.750	n/a	n/a
Self Employed	0.000	-0.375	-0.500	-0.500	-0.750	n/a	n/a