



Effective: 2/3/21 9:02 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.

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



Lock Desk Hours 9:00 am - 4:30 pm Pacific Time
Email: lockdesk@weslend.com
Phone: 877-945-4105 ext 4

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WesLend Conforming DU and LP

Table with columns for 1000-99, 1100-99, 1200-99, and 1300-99. Each column contains rates for 15, 30, 45, and 60 day terms under 'Conventional' categories.

Table for 1400-99 and 1401-99. Columns include Rate, 15 Day, 30 Day, 45 Day, and 60 Day for 'Conventional 10 Yr Fixed'.

LPMI Product Codes table with columns for LPMI type and corresponding LPMI rate.

Extension and Re-lock Fees table with columns for days (5, 7, 15) and Re-Lock fee (0.125).

Price Adjustments

Risk Based Adjustments (Terms > 15 years only) table with columns for LTV ranges and corresponding adjustments.

Conventional Adjusters table with columns for LTV and other factors and their respective adjustments.

Loans with Secondary Financing

Loans with Secondary Financing table showing adjustments for all loans with subordinate financing based on LTV and CLTV ranges.

Cash Out (All Terms)

Cash Out (All Terms) table showing adjustments for cash out based on LTV ranges.

LPMI Adjustments - All LPMI Products

Large table for LPMI Adjustments with multiple columns for LTV, Coverage, and various LPMI product codes.

Wholesale Fee Buyout Option Price Adjustor

Wholesale Fee Buyout Option Price Adjustor table with columns for loan amounts and corresponding price adjustments.

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WesLend Fixed High Balance																	
1033-99		Conventional 25/30 Yr Fixed HB				1233-99		Conventional 20 Yr Fixed HB				1333-99		Conventional 15 Yr Fixed HB			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day			
2.250	99.601	99.476	99.351	99.226	2.250	99.451	99.326	99.201	99.076	1.750	99.428	99.303	99.178	99.053			
2.375	100.371	100.246	100.121	99.996	2.375	100.221	100.096	99.971	99.846	1.875	99.924	99.799	99.674	99.549			
2.500	101.141	101.016	100.891	100.766	2.500	101.045	100.920	100.795	100.670	2.000	100.643	100.518	100.393	100.268			
2.625	102.431	102.306	102.181	102.056	2.625	101.583	101.458	101.333	101.208	2.125	101.312	101.187	101.062	100.937			
2.750	102.945	102.820	102.695	102.570	2.750	102.163	102.038	101.913	101.788	2.250	101.832	101.707	101.582	101.457			
2.875	103.494	103.369	103.244	103.119	2.875	102.759	102.634	102.509	102.384	2.375	102.175	102.050	101.925	101.800			
3.000	103.902	103.777	103.652	103.527	3.000	103.312	103.187	103.062	102.937	2.500	102.491	102.366	102.241	102.116			
3.125	104.323	104.198	104.073	103.948	3.125	103.605	103.480	103.355	103.230	2.625	102.625	102.500	102.375	102.250			
3.250	103.755	103.630	103.505	103.380	3.250	103.605	103.480	103.355	103.230	2.750	103.147	103.022	102.897	102.772			
3.375	104.375	104.250	104.125	104.000	3.375	104.225	104.100	103.975	103.850	2.875	103.462	103.337	103.212	103.087			
3.500	104.826	104.701	104.576	104.451	3.500	104.676	104.551	104.426	104.301	3.000	103.718	103.593	103.468	103.343			
3.625	105.039	104.914	104.789	104.664	3.625	104.889	104.764	104.639	104.514	3.125	103.428	103.303	103.178	103.053			
3.750	103.316	103.191	103.066	102.941	3.750	103.166	103.041	102.916	102.791	3.250	103.098	102.973	102.848	102.723			
3.875	103.854	103.729	103.604	103.479	3.875	103.704	103.579	103.454	103.329	3.375	103.416	103.291	103.166	103.041			
4.000	104.167	104.042	103.917	103.792	4.000	104.017	103.892	103.767	103.642	3.500	103.594	103.469	103.344	103.219			
4.125	104.316	104.191	104.066	103.941	4.125	104.166	104.041	103.916	103.791	3.625	103.111	102.986	102.861	102.736			
4.250	103.114	102.989	102.864	102.739	4.250	102.964	102.839	102.714	102.589	3.750	102.897	102.772	102.647	102.522			
4.375	103.478	103.353	103.228	103.103	4.375	103.328	103.203	103.078	102.953	3.875							
4.500	100.241	100.116	99.991	99.866	4.500					4.000							
4.625	100.483	100.358	100.233	100.108	4.625					4.125							

1433-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
1.750	99.254	99.129	99.004	98.879
1.875	99.857	99.732	99.607	99.482
2.000	100.577	100.452	100.327	100.202
2.125	101.248	101.123	100.998	100.873
2.250	101.769	101.644	101.519	101.394
2.375	102.114	101.989	101.864	101.739
2.500	102.432	102.307	102.182	102.057
2.625	102.559	102.434	102.309	102.184
2.750	103.083	102.958	102.833	102.708
2.875	103.400	103.275	103.150	103.023
3.000	103.658	103.533	103.408	103.281
3.125	103.397	103.272	103.147	103.020
3.250	103.069	102.944	102.819	102.692
3.375	103.388	103.263	103.138	103.011
3.500	103.566	103.441	103.316	103.189
3.625	103.019	102.894	102.769	102.644
3.750	102.808	102.683	102.558	102.433
3.875				
4.000				
4.125				

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		
15 Day	0.250		

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	-2.250
Investment Property LTV >75 and <=80	-3.500
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
Second home LTV > 85%	-0.250
>4 Properties	-0.500
Escrow Waiver (Except CA & NY)	-0.250
High Balance Purchase & No Cash Out	-0.250
High Balance Cashout	-1.000
Self Employed	-1.000
Adverse Market Refi fee >\$125,00	-0.500

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

Cash Out (All Terms)				
	<=60	60.01 - 70	70.01 - 75	75.01 - 80
640 - 659	-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%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
95%-90.01%	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
90%-85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85% & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR >= 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
95%-90.01%	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90%-85.01%	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85% & Below	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
Premium Adjustments									
		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate & Term Refinance		0.000	0.000	0.000	-0.530	-0.530	-1.050	-1.050	-1.050
Cash-Out		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Second Home		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Investment Properties- N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3-4 - Unit Property N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manufactured		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	N/A	N/A
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>125-150k	>150-175k	>175-200k	>200-250k	>250-300k	>300-350k	>350-500k	>500-822,375
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	-0.340	-0.283	-0.243	-0.243	-0.170
All Other St	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

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WesLend Government										
8000-99 8100-99					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		99.062	98.937	98.812	1.750					
1.875		99.636	99.511	99.386	1.875					
2.000		100.160	100.035	99.910	2.000					
2.125		100.611	100.486	100.361	2.125					
2.250		102.682	102.557	102.432	2.250		102.101	101.976	101.851	
2.375		103.343	103.218	103.093	2.375		102.261	102.136	102.011	
2.500		103.847	103.722	103.597	2.500		102.344	102.219	102.094	
2.625		104.004	103.879	103.754	2.625		102.521	102.396	102.271	
2.750		104.460	104.335	104.210	2.750		102.360	102.235	102.110	
2.875		104.656	104.531	104.406	2.875		102.697	102.572	102.447	
3.000		104.777	104.652	104.527	3.000		102.986	102.861	102.736	
3.125		105.283	105.158	105.033	3.125		103.288	103.163	103.038	
3.250		105.117	104.992	104.867	3.250		102.765	102.640	102.515	
3.375		104.028	103.903	103.778	3.375		103.229	103.104	102.979	
3.500		104.589	104.464	104.339	3.500		103.698	103.573	103.448	
3.625		105.030	104.905	104.780	3.625		104.162	104.037	103.912	
3.750		105.532	105.407	105.282	3.750		103.587	103.462	103.337	
3.875		105.540	105.415	105.290	3.875		104.051	103.926	103.801	
4.000		105.613	105.488	105.363	4.000		104.520	104.395	104.270	
4.125		106.244	106.119	105.994	4.125		104.995	104.870	104.745	

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



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WesLend Government																																								
8033-99 6033-99					8333-99 6333-99					FHA / VA HB LOAN LEVEL ADJUSTMENTS																														
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance																																			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																															
2.750		101.185	101.060	100.935	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	
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2.875		101.466	101.341	101.216	2.875																																			
3.000		101.808	101.683	101.558	3.000																																			
3.125		102.178	102.053	101.928	3.125																																			
3.250		100.934	100.809	100.684	3.250																																			
3.375		101.386	101.261	101.136	3.375																																			
3.500		102.005	101.880	101.755	3.500																																			
3.625		102.485	102.360	102.235	3.625																																			
3.750		101.354	101.229	101.104	3.750																																			
3.875		101.858	101.733	101.608	3.875																																			
4.000		102.378	102.253	102.128	4.000																																			
4.125		102.889	102.764	102.639	4.125																																			
4.250		101.495	101.370	101.245	4.250																																			
4.375		102.014	101.889	101.764	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



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

WesLend Government ARM

8700-99 FHA 5/1 ARM					6700-99 VA 5/1 ARM					GOVERNMENT ARM PRICE ADJUSTMENTS																										
Margin 2.000					Margin 2.000																															
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																											
2.750		92.565	92.440	92.315	2.750		92.565	92.440	92.315	<table border="1"> <thead> <tr><th colspan="2">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>680 - 699</td><td>-0.250</td></tr> <tr><td>660-679</td><td>-0.500</td></tr> <tr><td>640-659</td><td>-2.000</td></tr> <tr><th colspan="2">Government Adjusters</th></tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>-0.250</td></tr> <tr><td>Manufactured</td><td>-10.000</td></tr> <tr><td>Ln Amt <=110K</td><td>-0.500</td></tr> <tr><td>Self - Employed</td><td>-1.000</td></tr> <tr><td>>4 Properties</td><td>-0.500</td></tr> </tbody> </table>	FICO Adjustments		680 - 699	-0.250	660-679	-0.500	640-659	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-10.000	Ln Amt <=110K	-0.500	Self - Employed	-1.000	>4 Properties	-0.500
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2.875		92.774	92.649	92.524	2.875		92.774	92.649	92.524																											
3.000		92.910	92.785	92.660	3.000		92.910	92.785	92.660																											
3.125		92.966	92.841	92.716	3.125		92.966	92.841	92.716																											
3.250		93.070	92.945	92.820	3.250		93.070	92.945	92.820																											
3.375		93.271	93.146	93.021	3.375		93.271	93.146	93.021																											
3.500		93.393	93.268	93.143	3.500		93.393	93.268	93.143																											
3.625		93.472	93.347	93.222	3.625		93.472	93.347	93.222																											
3.750		93.602	93.477	93.352	3.750		93.602	93.477	93.352																											
3.875		93.649	93.524	93.399	3.875		93.649	93.524	93.399																											
4.000		93.816	93.691	93.566	4.000		93.816	93.691	93.566																											
4.125		93.919	93.794	93.669	4.125		93.919	93.794	93.669																											
4.250		94.256	94.131	94.006	4.250		94.256	94.131	94.006																											
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																															

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	>\$500-822,375k
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

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Effective: 2/3/21 9:02 AM

FHLMC-FNMA SPECIFIC PRODUCTS

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