



Effective: 3/16/21 8:52 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 |

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WestLend Conforming DU and LP

| 1000-99 1001-99 | | 1100-99 1101-99 | | | | 1200-99 1201-99 | | | | | 1300-99 1301-99 | | | | |
|--------------------|---------|-----------------------------|---------|---------|-------|--------------------------|---------|---------|---------|-------|--------------------------|---------|---------|---------|--|
| | | Conventional 25/30 Yr Fixed | | | | Conventional 20 Yr Fixed | | | | | Conventional 15 Yr Fixed | | | | |
| Rate | 15 Day | 30 Day | 45 Day | 60 Day | Rate | 15 Day | 30 Day | 45 Day | 60 Day | Rate | 15 Day | 30 Day | 45 Day | 60 Day | |
| 2.250 | 97.760 | 97.635 | 97.510 | 97.510 | 2.250 | 98.414 | 98.289 | 98.164 | 98.164 | 1.750 | 98.789 | 98.664 | 98.539 | 98.539 | |
| 2.375 | 98.489 | 98.364 | 98.239 | 98.239 | 2.375 | 99.216 | 99.091 | 98.966 | 98.966 | 1.875 | 99.486 | 99.361 | 99.236 | 99.236 | |
| 2.500 | 99.492 | 99.367 | 99.242 | 99.242 | 2.500 | 99.759 | 99.634 | 99.509 | 99.509 | 2.000 | 100.305 | 100.180 | 100.055 | 100.055 | |
| 2.625 | 100.240 | 100.115 | 99.990 | 99.990 | 2.625 | 100.457 | 100.332 | 100.207 | 100.207 | 2.125 | 100.980 | 100.855 | 100.730 | 100.730 | |
| 2.750 | 100.936 | 100.811 | 100.686 | 100.686 | 2.750 | 101.291 | 101.166 | 101.041 | 101.041 | 2.250 | 101.642 | 101.517 | 101.392 | 101.392 | |
| 2.875 | 101.681 | 101.556 | 101.431 | 101.431 | 2.875 | 102.032 | 101.907 | 101.782 | 101.782 | 2.375 | 102.165 | 102.040 | 101.915 | 101.915 | |
| 3.000 | 102.302 | 102.177 | 102.052 | 102.052 | 3.000 | 102.523 | 102.398 | 102.273 | 102.273 | 2.500 | 102.522 | 102.397 | 102.272 | 102.272 | |
| 3.125 | 102.863 | 102.738 | 102.613 | 102.613 | 3.125 | 102.938 | 102.813 | 102.688 | 102.688 | 2.625 | 103.156 | 103.031 | 102.906 | 102.906 | |
| 3.250 | 103.470 | 103.345 | 103.220 | 103.220 | 3.250 | 103.356 | 103.231 | 103.106 | 103.106 | 2.750 | 103.652 | 103.527 | 103.402 | 103.402 | |
| 3.375 | 104.022 | 103.897 | 103.772 | 103.772 | 3.375 | 103.940 | 103.815 | 103.690 | 103.690 | 2.875 | 104.006 | 103.881 | 103.756 | 103.756 | |
| 3.500 | 104.500 | 104.386 | 104.261 | 104.261 | 3.500 | 104.400 | 104.275 | 104.150 | 104.150 | 3.000 | 104.327 | 104.202 | 104.077 | 104.077 | |
| 3.625 | 104.500 | 104.500 | 104.500 | 104.500 | 3.625 | 104.500 | 104.500 | 104.500 | 104.500 | 3.125 | 104.263 | 104.138 | 104.013 | 104.013 | |
| 3.750 | 104.500 | 104.500 | 104.500 | 104.500 | 3.750 | 104.500 | 104.500 | 104.500 | 104.500 | 3.250 | 104.500 | 104.375 | 104.250 | 104.250 | |
| 3.875 | 104.500 | 104.500 | 104.500 | 104.500 | 3.875 | 104.500 | 104.500 | 104.500 | 104.500 | 3.375 | 104.500 | 104.500 | 104.500 | 104.500 | |
| 4.000 | 104.500 | 104.500 | 104.500 | 104.500 | 4.000 | 104.500 | 104.500 | 104.479 | 104.479 | 3.500 | 104.500 | 104.500 | 104.500 | 104.500 | |
| 4.125 | 104.500 | 104.500 | 104.500 | 104.500 | 4.125 | 104.500 | 104.500 | 104.500 | 104.500 | 3.625 | 104.500 | 104.500 | 104.500 | 104.500 | |
| 4.250 | 104.500 | 104.500 | 104.500 | 104.500 | 4.250 | 104.500 | 104.500 | 104.500 | 104.500 | 3.750 | 104.500 | 104.500 | 104.500 | 104.500 | |
| 4.375 | 104.500 | 104.500 | 104.500 | 104.500 | 4.375 | 104.500 | 104.500 | 104.500 | 104.500 | 3.875 | 104.500 | 104.500 | 104.500 | 104.500 | |
| 4.500 | 104.500 | 104.500 | 104.500 | 104.500 | 4.500 | 104.500 | 104.500 | 104.500 | 104.500 | 4.000 | 104.500 | 104.500 | 104.500 | 104.500 | |
| 4.625 | 104.500 | 104.500 | 104.500 | 104.500 | 4.625 | 104.500 | 104.500 | 104.500 | 104.500 | 4.125 | 104.500 | 104.500 | 104.500 | 104.500 | |

| 1400-99 1401-99 | | Conventional 10 Yr Fixed | | | | | | | | | | | | |
|--------------------|---------|--------------------------|---------|---------|-------|--------|--------|--------|--------|--|--|--|--|--|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day | Rate | 15 Day | 30 Day | 45 Day | 60 Day | | | | | |
| 1.750 | 98.505 | 98.380 | 98.255 | 98.255 | 3.250 | | | | | | | | | |
| 1.875 | 99.292 | 99.167 | 99.042 | 99.042 | 3.375 | | | | | | | | | |
| 2.000 | 100.479 | 100.354 | 100.229 | 100.229 | 3.500 | | | | | | | | | |
| 2.125 | 101.092 | 100.967 | 100.842 | 100.842 | 3.625 | | | | | | | | | |
| 2.250 | 101.579 | 101.454 | 101.329 | 101.329 | 3.750 | | | | | | | | | |
| 2.375 | 101.901 | 101.776 | 101.651 | 101.651 | 3.875 | | | | | | | | | |
| 2.500 | 102.104 | 101.979 | 101.854 | 101.854 | 4.000 | | | | | | | | | |
| 2.625 | 102.619 | 102.494 | 102.369 | 102.369 | 4.125 | | | | | | | | | |
| 2.750 | 103.113 | 102.988 | 102.863 | 102.863 | 4.250 | | | | | | | | | |
| 2.875 | 103.442 | 103.317 | 103.192 | 103.192 | 4.375 | | | | | | | | | |
| 3.000 | 103.726 | 103.601 | 103.476 | 103.476 | 4.500 | | | | | | | | | |
| 3.125 | 104.195 | 104.070 | 103.945 | 103.945 | 4.625 | | | | | | | | | |
| 3.250 | 104.500 | 104.500 | 104.461 | 104.461 | 4.750 | | | | | | | | | |
| 3.375 | 104.500 | 104.500 | 104.500 | 104.500 | 4.875 | | | | | | | | | |
| 3.500 | 104.500 | 104.500 | 104.500 | 104.500 | 5.000 | | | | | | | | | |
| 3.625 | 104.500 | 104.500 | 104.500 | 104.500 | 5.125 | | | | | | | | | |
| 3.750 | 104.500 | 104.500 | 104.500 | 104.500 | 5.250 | | | | | | | | | |
| 3.875 | 104.500 | 104.500 | 104.500 | 104.500 | 5.375 | | | | | | | | | |
| 4.000 | 104.500 | 104.500 | 104.500 | 104.500 | 5.500 | | | | | | | | | |
| 4.125 | 104.500 | 104.500 | 104.500 | 104.500 | 5.625 | | | | | | | | | |

LLPA's for Loan amount

| | |
|------------------------|--------|
| Loan amount <\$150,000 | -0.500 |
| Loan amount <\$100,000 | -1.000 |

LPMI Product Codes

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

Extension and Re-lock Fees

| | | | |
|--------|-------|---------|-------|
| 5 Day | 0.125 | Re-Lock | 0.125 |
| 7 Day | 0.150 | | |
| 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 | -2.750 |
| Investment Property LTV >75 and <=80 | -4.125 |
| Attached Condo >75 LTV & Term > 15yrs | -0.750 |
| 2-4 Units | -1.000 |
| Second home LTV > 85% | -2.000 |
| >4 Properties | -0.500 |
| Escrow Waiver (Except CA & NY) | -0.250 |
| 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 | | | | | | | | | |
| Rate & Term Refinance | | 760+ | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| | | 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 | >\$500-822,375k |
|--------------|-----------|-----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------|
| 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 |

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| WesLend 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 |
| 2.250 | 96.769 | 96.644 | 96.519 | 96.394 | 2.250 | 96.378 | 96.253 | 96.128 | 96.003 | 1.750 | 97.669 | 97.544 | 97.419 | 97.294 |
| 2.375 | 97.526 | 97.401 | 97.276 | 97.151 | 2.375 | 97.165 | 97.040 | 96.915 | 96.790 | 1.875 | 98.281 | 98.156 | 98.031 | 97.906 |
| 2.500 | 98.479 | 98.354 | 98.229 | 98.104 | 2.500 | 97.849 | 97.724 | 97.599 | 97.474 | 2.000 | 99.140 | 99.015 | 98.890 | 98.765 |
| 2.625 | 99.223 | 99.098 | 98.973 | 98.848 | 2.625 | 98.638 | 98.513 | 98.388 | 98.263 | 2.125 | 99.868 | 99.743 | 99.618 | 99.493 |
| 2.750 | 99.947 | 99.822 | 99.697 | 99.572 | 2.750 | 99.613 | 99.488 | 99.363 | 99.238 | 2.250 | 100.482 | 100.357 | 100.232 | 100.107 |
| 2.875 | 100.758 | 100.633 | 100.508 | 100.383 | 2.875 | 100.283 | 100.158 | 100.033 | 99.908 | 2.375 | 100.987 | 100.862 | 100.737 | 100.612 |
| 3.000 | 101.376 | 101.251 | 101.126 | 101.001 | 3.000 | 100.956 | 100.831 | 100.706 | 100.581 | 2.500 | 101.315 | 101.190 | 101.065 | 100.940 |
| 3.125 | 102.022 | 101.897 | 101.772 | 101.647 | 3.125 | 101.495 | 101.370 | 101.245 | 101.120 | 2.625 | 101.612 | 101.487 | 101.362 | 101.237 |
| 3.250 | 102.350 | 102.225 | 102.100 | 101.975 | 3.250 | 101.822 | 101.697 | 101.572 | 101.447 | 2.750 | 102.166 | 102.041 | 101.916 | 101.791 |
| 3.375 | 102.801 | 102.676 | 102.551 | 102.426 | 3.375 | 102.495 | 102.370 | 102.245 | 102.120 | 2.875 | 102.483 | 102.358 | 102.233 | 102.108 |
| 3.500 | 103.249 | 103.124 | 102.999 | 102.874 | 3.500 | 102.999 | 102.874 | 102.749 | 102.624 | 3.000 | 102.721 | 102.596 | 102.471 | 102.346 |
| 3.625 | 103.575 | 103.450 | 103.325 | 103.200 | 3.625 | 103.325 | 103.200 | 103.075 | 102.950 | 3.125 | 102.400 | 102.275 | 102.150 | 102.025 |
| 3.750 | 103.108 | 102.983 | 102.858 | 102.733 | 3.750 | 102.858 | 102.733 | 102.608 | 102.483 | 3.250 | 102.710 | 102.585 | 102.460 | 102.335 |
| 3.875 | 103.740 | 103.615 | 103.490 | 103.365 | 3.875 | 103.490 | 103.365 | 103.240 | 103.115 | 3.375 | 103.026 | 102.901 | 102.776 | 102.651 |
| 4.000 | 104.154 | 104.029 | 103.904 | 103.779 | 4.000 | 103.904 | 103.779 | 103.654 | 103.529 | 3.500 | 103.222 | 103.097 | 102.972 | 102.847 |
| 4.125 | 104.372 | 104.247 | 104.122 | 103.997 | 4.125 | 104.122 | 103.997 | 103.872 | 103.747 | 3.625 | 103.400 | 103.275 | 103.150 | 103.025 |
| 4.250 | 104.456 | 104.331 | 104.206 | 104.081 | 4.250 | 102.784 | 102.659 | 102.534 | 102.409 | 3.750 | 103.293 | 103.168 | 103.043 | 102.918 |
| 4.375 | 104.887 | 104.762 | 104.637 | 104.512 | 4.375 | 103.258 | 103.133 | 103.008 | 102.883 | 3.875 | 103.455 | 103.330 | 103.205 | 103.080 |
| 4.500 | 100.258 | 100.133 | 100.008 | 99.883 | 4.500 | | | | | 4.000 | 103.817 | 103.692 | 103.567 | 103.442 |
| 4.625 | 100.537 | 100.412 | 100.287 | 100.162 | 4.625 | | | | | 4.125 | 103.355 | 103.230 | 103.105 | 102.980 |

| 1433-99 1453-99 Conventional 10 Yr Fixed HB | | | | |
|---|---------|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
| 1.750 | 97.511 | 97.386 | 97.261 | 97.136 |
| 1.875 | 98.177 | 98.052 | 97.927 | 97.802 |
| 2.000 | 99.036 | 98.911 | 98.786 | 98.661 |
| 2.125 | 99.763 | 99.638 | 99.513 | 99.388 |
| 2.250 | 100.378 | 100.253 | 100.128 | 100.003 |
| 2.375 | 100.883 | 100.758 | 100.633 | 100.508 |
| 2.500 | 101.210 | 101.085 | 100.960 | 100.835 |
| 2.625 | 101.525 | 101.400 | 101.275 | 101.150 |
| 2.750 | 102.081 | 101.956 | 101.831 | 101.706 |
| 2.875 | 102.398 | 102.273 | 102.148 | 102.023 |
| 3.000 | 102.637 | 102.512 | 102.387 | 102.262 |
| 3.125 | 102.356 | 102.231 | 102.106 | 101.981 |
| 3.250 | 102.667 | 102.542 | 102.417 | 102.292 |
| 3.375 | 102.984 | 102.859 | 102.734 | 102.607 |
| 3.500 | 103.181 | 103.056 | 102.931 | 102.804 |
| 3.625 | 103.293 | 103.168 | 103.043 | 102.916 |
| 3.750 | 103.131 | 103.006 | 102.881 | 102.754 |
| 3.875 | 103.124 | 102.999 | 102.874 | 102.747 |
| 4.000 | 103.487 | 103.362 | 103.237 | 103.110 |
| 4.125 | 103.042 | 102.917 | 102.792 | 102.665 |

| 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 | -2.750 |
| Investment Property LTV >75 and <=80 | -4.125 |
| Attached Condo >75 LTV & Term > 15yrs | -0.750 |
| 2-4 Units | -1.000 |
| Second home LTV > 85% | -2.000 |
| >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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Effective: 3/16/21 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 | | 96.952 | 96.827 | 96.702 | 1.750 | | | | | |
| 1.875 | | 97.434 | 97.309 | 97.184 | 1.875 | | | | | |
| 2.000 | | 97.905 | 97.780 | 97.655 | 2.000 | | | | | |
| 2.125 | | 98.377 | 98.252 | 98.127 | 2.125 | | | | | |
| 2.250 | | 100.291 | 100.166 | 100.041 | 2.250 | | 100.657 | 100.532 | 100.407 | |
| 2.375 | | 100.922 | 100.797 | 100.672 | 2.375 | | 100.842 | 100.717 | 100.592 | |
| 2.500 | | 101.332 | 101.207 | 101.082 | 2.500 | | 100.866 | 100.741 | 100.616 | |
| 2.625 | | 101.667 | 101.542 | 101.417 | 2.625 | | 101.046 | 100.921 | 100.796 | |
| 2.750 | | 102.443 | 102.318 | 102.193 | 2.750 | | 101.818 | 101.693 | 101.568 | |
| 2.875 | | 102.888 | 102.763 | 102.638 | 2.875 | | 102.180 | 102.055 | 101.930 | |
| 3.000 | | 103.322 | 103.197 | 103.072 | 3.000 | | 102.482 | 102.357 | 102.232 | |
| 3.125 | | 103.744 | 103.619 | 103.494 | 3.125 | | 102.777 | 102.652 | 102.527 | |
| 3.250 | | 104.153 | 104.028 | 103.903 | 3.250 | | 102.655 | 102.530 | 102.405 | |
| 3.375 | | 103.982 | 103.857 | 103.732 | 3.375 | | 103.113 | 102.988 | 102.863 | |
| 3.500 | | 104.392 | 104.267 | 104.142 | 3.500 | | 103.581 | 103.456 | 103.331 | |
| 3.625 | | 104.788 | 104.663 | 104.538 | 3.625 | | 104.055 | 103.930 | 103.805 | |
| 3.750 | | 105.173 | 105.048 | 104.923 | 3.750 | | 103.523 | 103.398 | 103.273 | |
| 3.875 | | 105.529 | 105.404 | 105.279 | 3.875 | | 103.990 | 103.865 | 103.740 | |
| 4.000 | | 104.854 | 104.729 | 104.604 | 4.000 | | 104.459 | 104.334 | 104.209 | |
| 4.125 | | 105.493 | 105.368 | 105.243 | 4.125 | | 104.929 | 104.804 | 104.679 | |

| 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 IRRRL N/O/O | -1.000 |
| Self - Employed | -1.000 |
| >4 Properties | -0.500 |

*FHA ONLY

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| 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

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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 | | 100.985 | 100.860 | 100.735 | 2.750 | | 101.670 | 101.545 | 101.420 | |
| 2.875 | | 101.432 | 101.307 | 101.182 | 2.875 | | 101.736 | 101.611 | 101.486 | |
| 3.000 | | 101.866 | 101.741 | 101.616 | 3.000 | | 101.781 | 101.656 | 101.531 | |
| 3.125 | | 102.288 | 102.163 | 102.038 | 3.125 | | 101.808 | 101.683 | 101.558 | |
| 3.250 | | 102.697 | 102.572 | 102.447 | 3.250 | | 102.399 | 102.274 | 102.149 | |
| 3.375 | | 102.151 | 102.026 | 101.901 | 3.375 | | 102.428 | 102.303 | 102.178 | |
| 3.500 | | 102.560 | 102.435 | 102.310 | 3.500 | | 102.389 | 102.264 | 102.139 | |
| 3.625 | | 102.957 | 102.832 | 102.707 | 3.625 | | 102.384 | 102.259 | 102.134 | |
| 3.750 | | 103.341 | 103.216 | 103.091 | 3.750 | | 103.124 | 102.999 | 102.874 | |
| 3.875 | | 102.135 | 102.010 | 101.885 | 3.875 | | 103.129 | 103.004 | 102.879 | |
| 4.000 | | 101.967 | 101.842 | 101.717 | 4.000 | | 103.134 | 103.009 | 102.884 | |
| 4.125 | | 102.498 | 102.373 | 102.248 | 4.125 | | 103.139 | 103.014 | 102.889 | |
| 4.250 | | 100.334 | 100.209 | 100.084 | 4.250 | | | | | |
| 4.375 | | 100.879 | 100.754 | 100.629 | 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 | | | | | |

| 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 | | | |
|--------------------------------|------------------------------|---------|------------------|
| 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

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Effective: 3/16/21 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 | | | | | 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 | | 91.973 | 91.848 | 91.723 | 2.750 | | 91.973 | 91.848 | 91.723 | <table border="1"> <thead> <tr><th colspan="2">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>680 - 699</td><td>-0.250</td></tr> <tr><td>660-679</td><td>-0.500</td></tr> <tr><td>640-659</td><td>-2.000</td></tr> <tr><th colspan="2">Government Adjusters</th></tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>-0.250</td></tr> <tr><td>Manufactured</td><td>-10.000</td></tr> <tr><td>Ln Amt <=110K</td><td>-0.500</td></tr> <tr><td>Self - Employed</td><td>-1.000</td></tr> <tr><td>>4 Properties</td><td>-0.500</td></tr> </tbody> </table> | FICO Adjustments | | 680 - 699 | -0.250 | 660-679 | -0.500 | 640-659 | -2.000 | Government Adjusters | | Manual | -0.250 | 2 unit | -0.750 | 3-4 unit | -1.000 | VA | -0.250 | Manufactured | -10.000 | Ln Amt <=110K | -0.500 | Self - Employed | -1.000 | >4 Properties | -0.500 |
| FICO Adjustments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 680 - 699 | -0.250 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 660-679 | -0.500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 640-659 | -2.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Government Adjusters | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Manual | -0.250 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 unit | -0.750 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3-4 unit | -1.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| VA | -0.250 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Manufactured | -10.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ln Amt <=110K | -0.500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Self - Employed | -1.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| >4 Properties | -0.500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.875 | | 92.201 | 92.076 | 91.951 | 2.875 | | 92.201 | 92.076 | 91.951 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.000 | | 100.034 | 99.909 | 99.784 | 3.000 | | 100.034 | 99.909 | 99.784 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.125 | | 100.427 | 100.302 | 100.177 | 3.125 | | 100.427 | 100.302 | 100.177 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.250 | | 100.821 | 100.696 | 100.571 | 3.250 | | 100.821 | 100.696 | 100.571 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.375 | | 100.894 | 100.769 | 100.644 | 3.375 | | 100.894 | 100.769 | 100.644 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.500 | | 101.289 | 101.164 | 101.039 | 3.500 | | 101.289 | 101.164 | 101.039 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.625 | | 101.683 | 101.558 | 101.433 | 3.625 | | 101.683 | 101.558 | 101.433 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.750 | | 102.079 | 101.954 | 101.829 | 3.750 | | 102.079 | 101.954 | 101.829 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.875 | | 102.118 | 101.993 | 101.868 | 3.875 | | 102.118 | 101.993 | 101.868 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.000 | | 102.513 | 102.388 | 102.263 | 4.000 | | 102.513 | 102.388 | 102.263 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.125 | | 102.909 | 102.784 | 102.659 | 4.125 | | 102.909 | 102.784 | 102.659 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.250 | | 103.306 | 103.181 | 103.056 | 4.250 | | 103.306 | 103.181 | 103.056 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.375 | | 102.596 | 102.471 | 102.346 | 4.375 | | 102.596 | 102.471 | 102.346 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.500 | | 102.990 | 102.865 | 102.740 | 4.500 | | 102.990 | 102.865 | 102.740 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.625 | | 103.385 | 103.260 | 103.135 | 4.625 | | 103.385 | 103.260 | 103.135 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.750 | | 103.750 | 103.625 | 103.500 | 4.750 | | 103.750 | 103.625 | 103.500 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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: 3/16/21 8:52 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 |
| 2.250 | | 96.656 | 96.531 | 96.406 | 2.250 | | 96.656 | 96.531 | 96.406 |
| 2.375 | | 97.385 | 97.260 | 97.135 | 2.375 | | 97.385 | 97.260 | 97.135 |
| 2.500 | | 98.031 | 97.906 | 97.781 | 2.500 | | 98.031 | 97.906 | 97.781 |
| 2.625 | | 98.774 | 98.649 | 98.524 | 2.625 | | 98.774 | 98.649 | 98.524 |
| 2.750 | | 99.552 | 99.427 | 99.302 | 2.750 | | 99.552 | 99.427 | 99.302 |
| 2.875 | | 100.296 | 100.171 | 100.046 | 2.875 | | 100.296 | 100.171 | 100.046 |
| 3.000 | | 100.981 | 100.856 | 100.731 | 3.000 | | 100.981 | 100.856 | 100.731 |
| 3.125 | | 101.587 | 101.462 | 101.337 | 3.125 | | 101.587 | 101.462 | 101.337 |
| 3.250 | | 102.239 | 102.114 | 101.989 | 3.250 | | 102.239 | 102.114 | 101.989 |
| 3.375 | | 102.795 | 102.670 | 102.545 | 3.375 | | 102.795 | 102.670 | 102.545 |
| 3.500 | | 103.306 | 103.181 | 103.056 | 3.500 | | 103.306 | 103.181 | 103.056 |
| 3.625 | | 103.763 | 103.638 | 103.513 | 3.625 | | 103.763 | 103.638 | 103.513 |
| 3.750 | | 104.434 | 104.309 | 104.184 | 3.750 | | 104.434 | 104.309 | 104.184 |
| 3.875 | | 104.898 | 104.773 | 104.648 | 3.875 | | 104.898 | 104.773 | 104.648 |
| 4.000 | | 105.150 | 105.025 | 104.900 | 4.000 | | 105.150 | 105.025 | 104.900 |
| 4.125 | | 105.150 | 105.025 | 104.900 | 4.125 | | 105.150 | 105.025 | 104.900 |
| 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 |

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Effective: 3/16/21 9:21 AM

lenox Jumbo

| 3000-41 | Jumbo 30 Yr Fixed | | | |
|---------|-------------------|---------|--------|--------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
| 2.750 | | 97.375 | | |
| 2.875 | | 98.023 | | |
| 3.000 | | 98.673 | | |
| 3.125 | | 99.107 | | |
| 3.250 | | 99.542 | | |
| 3.375 | | 99.788 | | |
| 3.500 | | 100.033 | | |
| 3.625 | | 100.121 | | |
| 3.750 | | 100.209 | | |
| 3.875 | | 100.421 | | |
| 4.000 | | 100.632 | | |
| 4.125 | | 101.199 | | |
| 4.250 | | 101.767 | | |
| 4.375 | | 102.074 | | |
| 4.500 | | 102.381 | | |
| 4.625 | | 102.742 | | |
| 4.750 | | 103.105 | | |
| 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 | -2.000 | -2.375 | -2.500 | -2.500 | -2.750 | -2.875 | -2.900 |

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Effective: 3/16/21 9:21 AM

| lenox Jumbo | | | | | | | | | | |
|-----------------------------------|--------|---------|--------|--------|-----------------------------------|--------|---------|--------|--------|---|
| 3061-49 Diamond Jumbo 30 Yr Fixed | | | | | 3361-49 Diamond Jumbo 15 Yr Fixed | | | | | |
| Rate | 15 Day | 30 Day | 45 Day | 60 Day | Rate | 15 Day | 30 Day | 45 Day | 60 Day | |
| 2.500 | | 97.224 | | | 2.500 | | 99.017 | | | Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE: 101.575 Loan Amount < \$700,000 (.500) |
| 2.625 | | 97.886 | | | 2.625 | | 99.416 | | | |
| 2.750 | | 98.495 | | | 2.750 | | 99.746 | | | |
| 2.875 | | 99.035 | | | 2.875 | | 100.068 | | | |
| 3.000 | | 99.377 | | | 3.000 | | 100.370 | | | |
| 3.125 | | 99.699 | | | 3.125 | | 100.613 | | | |
| 3.250 | | 100.130 | | | 3.250 | | 100.794 | | | |
| 3.375 | | 100.627 | | | 3.375 | | 100.960 | | | |
| 3.500 | | 100.928 | | | 3.500 | | 101.087 | | | |
| 3.625 | | 101.128 | | | 3.625 | | 101.162 | | | |
| 3.750 | | 101.253 | | | 3.750 | | 101.188 | | | |
| 3.875 | | 101.372 | | | | | | | | |
| 4.000 | | 101.486 | | | | | | | | |
| 4.125 | | 101.580 | | | | | | | | |
| 4.250 | | 101.642 | | | | | | | | |
| 4.375 | | 101.698 | | | | | | | | |
| 4.500 | | 101.732 | | | | | | | | |
| 4.625 | | 101.763 | | | | | | | | |

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

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Effective: 3/16/21 9:21 AM

lenox Jumbo

| 3067-49 Sapphire Jumbo 30 Yr Fixed | | | | |
|---|--------|---------|--------|--------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
| 2.500 | | 97.224 | | |
| 2.625 | | 97.886 | | |
| 2.750 | | 98.495 | | |
| 2.875 | | 99.035 | | |
| 3.000 | | 99.377 | | |
| 3.125 | | 99.699 | | |
| 3.250 | | 100.130 | | |
| 3.375 | | 100.627 | | |
| 3.500 | | 100.928 | | |
| 3.625 | | 101.128 | | |
| 3.750 | | 101.253 | | |
| 3.875 | | 101.372 | | |
| 4.000 | | 101.486 | | |
| 4.125 | | 101.580 | | |
| 4.250 | | 101.642 | | |
| 4.375 | | 101.698 | | |
| 4.500 | | 101.732 | | |
| 4.625 | | 101.763 | | |

Lock Cutoff: 3:30 PM PST

MUST BE UW APPROVED TO LOCK

MAX PRICE: 101.575

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

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

| Fixed Rate LLPAs | | | | | | | | | | |
|------------------|---------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Credit Score | CLTV | | | | | | | | | |
| | 0-50.00 | 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 | 90.01-95.00 |
| Primary Purchase | | | | | | | | | | |
| 800+ | 0.8500 | 0.8500 | 0.6000 | 0.6000 | 0.4750 | 0.4750 | 0.4750 | na | na | na |
| 780-799 | 0.8500 | 0.8500 | 0.6000 | 0.6000 | 0.4750 | 0.4750 | 0.4750 | na | na | na |
| 760-779 | 0.6000 | 0.6000 | 0.6000 | 0.6000 | 0.4750 | 0.3500 | 0.2250 | na | na | na |
| 740-759 | 0.6000 | 0.6000 | 0.6000 | 0.4750 | 0.3500 | 0.2250 | 0.1000 | na | na | na |
| 720-739 | 0.6000 | 0.6000 | 0.4750 | 0.3500 | 0.2250 | 0.1000 | 0.1000 | na | na | na |
| 700-719 | 0.4750 | 0.4750 | 0.3500 | 0.2250 | 0.1000 | 0.1000 | (0.1500) | (0.4000) | na | na |
| 680-699 | na | na | na | na | na | na | na | na | na | na |
| 660-679 | na | na | na | na | na | na | na | na | na | na |
| 640-659 | na | na | na | na | na | na | na | na | na | na |
| 620-639 | na | na | na | na | na | na | na | na | na | na |
| Primary NCO Refi | | | | | | | | | | |
| 800+ | 0.6000 | 0.6000 | 0.3500 | 0.3500 | 0.2250 | 0.2250 | 0.2250 | na | na | na |
| 780-799 | 0.6000 | 0.6000 | 0.3500 | 0.3500 | 0.2250 | 0.2250 | 0.2250 | na | na | na |
| 760-779 | 0.3500 | 0.3500 | 0.3500 | 0.2250 | 0.1000 | (0.0250) | (0.1500) | na | na | na |
| 740-759 | 0.3500 | 0.3500 | 0.2250 | 0.1000 | (0.0250) | (0.1500) | (0.1500) | na | na | na |
| 720-739 | 0.3500 | 0.3500 | 0.2250 | 0.1000 | (0.0250) | (0.1500) | (0.1500) | na | na | na |
| 700-719 | 0.2250 | 0.2250 | 0.1000 | (0.0250) | (0.1500) | (0.4000) | (0.6500) | na | na | na |
| 680-699 | na | na | na | na | na | na | na | na | na | na |
| 660-679 | na | na | na | na | na | na | na | na | na | na |
| 640-659 | na | na | na | na | na | na | na | na | na | na |
| 620-639 | na | na | na | na | na | na | na | na | na | na |
| Primary CO Refi | | | | | | | | | | |
| 800+ | 0.6000 | 0.6000 | 0.3500 | 0.1000 | (0.2750) | (0.5250) | na | na | na | na |
| 780-799 | 0.6000 | 0.6000 | 0.3500 | 0.1000 | (0.2750) | (0.5250) | na | na | na | na |
| 760-779 | 0.3500 | 0.3500 | 0.3500 | 0.1000 | (0.2750) | (0.6500) | na | na | na | na |
| 740-759 | 0.3500 | 0.3500 | 0.3500 | (0.0250) | (0.4000) | (0.7750) | na | na | na | na |
| 720-739 | 0.3500 | 0.3500 | 0.2250 | (0.1500) | (0.5250) | (0.9000) | na | na | na | na |
| 700-719 | 0.2250 | 0.2250 | 0.1000 | (0.2750) | (0.6500) | (1.1500) | na | na | na | na |
| 680-699 | na | na | na | na | na | na | na | na | na | na |
| 660-679 | na | na | na | na | na | na | na | na | na | na |
| 640-659 | na | na | na | na | na | na | na | na | na | na |
| 620-639 | na | na | na | na | na | na | na | na | na | na |
| Second Purchase | | | | | | | | | | |
| 800+ | 0.8500 | 0.8500 | 0.6000 | 0.6000 | 0.4750 | 0.4750 | 0.4750 | na | na | na |
| 780-799 | 0.8500 | 0.8500 | 0.6000 | 0.6000 | 0.4750 | 0.4750 | 0.4750 | na | na | na |
| 760-779 | 0.6000 | 0.6000 | 0.6000 | 0.6000 | 0.4750 | 0.3500 | 0.2250 | na | na | na |
| 740-759 | 0.6000 | 0.6000 | 0.6000 | 0.4750 | 0.3500 | 0.2250 | 0.1000 | na | na | na |
| 720-739 | 0.6000 | 0.6000 | 0.4750 | 0.3500 | 0.2250 | 0.1000 | 0.1000 | na | na | na |
| 700-719 | na | na | na | na | na | na | na | na | na | na |
| 680-699 | na | na | na | na | na | na | na | na | na | na |
| 660-679 | na | na | na | na | na | na | na | na | na | na |
| 640-659 | na | na | na | na | na | na | na | na | na | na |
| 620-639 | na | na | na | na | na | na | na | na | na | na |
| Second NCO Refi | | | | | | | | | | |
| 800+ | 0.6000 | 0.6000 | 0.3500 | 0.3500 | 0.2250 | 0.2250 | 0.2250 | na | na | na |
| 780-799 | 0.6000 | 0.6000 | 0.3500 | 0.3500 | 0.2250 | 0.2250 | 0.2250 | na | na | na |
| 760-779 | 0.3500 | 0.3500 | 0.3500 | 0.2250 | 0.1000 | (0.0250) | (0.1500) | na | na | na |
| 740-759 | 0.3500 | 0.3500 | 0.2250 | 0.1000 | (0.0250) | (0.1500) | (0.1500) | na | na | na |
| 720-739 | 0.3500 | 0.3500 | 0.2250 | 0.1000 | (0.0250) | (0.1500) | (0.1500) | na | na | na |
| 700-719 | na | na | na | na | na | na | na | na | na | na |
| 680-699 | na | na | na | na | na | na | na | na | na | na |
| 660-679 | na | na | na | na | na | na | na | na | na | na |
| 640-659 | na | na | na | na | na | na | na | na | na | na |
| 620-639 | na | na | na | na | na | na | na | na | na | na |
| Second CO Refi | | | | | | | | | | |
| 800+ | 0.6000 | 0.6000 | 0.3500 | 0.1000 | (0.2750) | na | na | na | na | na |
| 780-799 | 0.6000 | 0.6000 | 0.3500 | 0.1000 | (0.2750) | na | na | na | na | na |
| 760-779 | 0.3500 | 0.3500 | 0.3500 | 0.1000 | (0.2750) | na | na | na | na | na |
| 740-759 | 0.3500 | 0.3500 | 0.3500 | (0.0250) | (0.4000) | na | na | na | na | na |
| 720-739 | 0.3500 | 0.3500 | 0.2250 | (0.1500) | na | na | na | na | na | na |
| 700-719 | na | na | na | na | na | na | na | na | na | na |
| 680-699 | na | na | na | na | na | na | na | na | na | na |
| 660-679 | na | na | na | na | na | na | na | na | na | na |
| 640-659 | na | na | na | na | na | na | na | na | na | na |
| 620-639 | na | na | na | na | na | na | na | na | na | na |
| NOO Purchase | | | | | | | | | | |
| 800+ | na | na | na | na | na | na | na | na | na | na |
| 780-799 | na | na | na | na | na | na | na | na | na | na |
| 760-779 | na | na | na | na | na | na | na | na | na | na |
| 740-759 | na | na | na | na | na | na | na | na | na | na |
| 720-739 | na | na | na | na | na | na | na | na | na | na |
| 700-719 | na | na | na | na | na | na | na | na | na | na |
| 680-699 | na | na | na | na | na | na | na | na | na | na |
| 660-679 | na | na | na | na | na | na | na | na | na | na |
| 640-659 | na | na | na | na | na | na | na | na | na | na |
| 620-639 | na | na | na | na | na | na | na | na | na | na |
| NOO NCO Refi | | | | | | | | | | |
| 800+ | na | na | na | na | na | na | na | na | na | na |
| 780-799 | na | na | na | na | na | na | na | na | na | na |
| 760-779 | na | na | na | na | na | na | na | na | na | na |
| 740-759 | na | na | na | na | na | na | na | na | na | na |
| 720-739 | na | na | na | na | na | na | na | na | na | na |
| 700-719 | na | na | na | na | na | na | na | na | na | na |
| 680-699 | na | na | na | na | na | na | na | na | na | na |
| 660-679 | na | na | na | na | na | na | na | na | na | na |
| 640-659 | na | na | na | na | na | na | na | na | na | na |
| 620-639 | na | na | na | na | na | na | na | na | na | na |
| NOO CO Refi | | | | | | | | | | |
| 800+ | na | na | na | na | na | na | na | na | na | na |
| 780-799 | na | na | na | na | na | na | na | na | na | na |
| 760-779 | na | na | na | na | na | na | na | na | na | na |
| 740-759 | na | na | na | na | na | na | na | na | na | na |
| 720-739 | na | na | na | na | na | na | na | na | na | na |
| 700-719 | na | na | na | na | na | na | na | na | na | na |
| 680-699 | na | na | na | na | na | na | na | na | na | na |
| 660-679 | na | na | na | na | na | na | na | na | na | na |
| 640-659 | na | na | na | na | na | na | na | na | na | na |
| 620-639 | na | na | na | na | na | na | na | na | na | na |

| | CLTV | | | | | | | | | |
|-------------------------------|----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | 0-50.00 | 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 | 90.01-95.00 |
| SFR | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | na | na | na |
| PUD | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | na | na | na |
| Condo | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | na | na | na |
| 2 unit property | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | na | na | na | na |
| 3 unit property | na | na | na | na | na | na | na | na | na | na |
| 4 unit property | na | na | na | na | na | na | na | na | na | na |
| NY Co Prop | na | na | na | na | na | na | na | na | na | na |
| Townhome/Attached | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | na | na | na |
| Escrow Waiver | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | na | na | na |
| IO (Arm only) Owner Occupied | na | na | na | na | na | na | na | na | na | na |
| IO (Arm only) Second Home | na | na | na | na | na | na | na | na | na | na |
| >=Minimum Loan Amount <=\$1MM | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | na | na | na |
| >\$1MM <=\$1.5MM | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | na | na | na |
| >80 LTV No MI | na | na | na | na | na | na | na | na | na | na |
| DTI <=35% | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | na | na | na |
| DTI 35.01-39.99% | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | na | na | na |
| DTI 40.00-43.00% | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | na | na | na |
| Self Employed | (0.5000) | (0.5000) | (0.5000) | (0.5000) | (0.5000) | (0.5000) | (0.5000) | na | na | na |