



Effective: 3/29/21 8:46 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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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	97.595	97.470	97.345	97.345	2.250	98.129	98.004	97.879	97.879	1.750	98.798	98.673	98.548	98.548
2.375	98.344	98.219	98.094	98.094	2.375	98.942	98.817	98.692	98.692	1.875	99.535	99.410	99.285	99.285
2.500	99.261	99.136	99.011	99.011	2.500	99.721	99.596	99.471	99.471	2.000	100.521	100.396	100.271	100.271
2.625	100.076	99.951	99.826	99.826	2.625	100.595	100.470	100.345	100.345	2.125	101.202	101.077	100.952	100.952
2.750	101.035	100.910	100.785	100.785	2.750	101.403	101.278	101.153	101.153	2.250	101.814	101.689	101.564	101.564
2.875	101.796	101.671	101.546	101.546	2.875	102.169	102.044	101.919	101.919	2.375	102.266	102.141	102.016	102.016
3.000	102.595	102.470	102.345	102.345	3.000	102.668	102.543	102.418	102.418	2.500	102.665	102.540	102.415	102.415
3.125	103.060	102.935	102.810	102.810	3.125	103.098	102.973	102.848	102.848	2.625	103.226	103.101	102.976	102.976
3.250	103.434	103.309	103.184	103.184	3.250	103.479	103.354	103.229	103.229	2.750	103.738	103.613	103.488	103.488
3.375	104.061	103.936	103.811	103.811	3.375	104.098	103.973	103.848	103.848	2.875	104.107	103.982	103.857	103.857
3.500	104.498	104.373	104.248	104.248	3.500	104.638	104.513	104.388	104.388	3.000	104.516	104.391	104.266	104.266
3.625	104.956	104.831	104.706	104.706	3.625	104.997	104.872	104.747	104.747	3.125	104.388	104.263	104.138	104.138
3.750	105.317	105.192	105.067	105.067	3.750	105.182	105.057	104.932	104.932	3.250	104.639	104.514	104.389	104.389
3.875	105.789	105.664	105.539	105.539	3.875	105.820	105.695	105.570	105.570	3.375	105.051	104.926	104.801	104.801
4.000	106.150	106.025	105.900	105.900	4.000	105.900	105.775	105.650	105.650	3.500	105.418	105.293	105.168	105.168
4.125	106.400	106.275	106.150	106.150	4.125	105.182	105.057	104.932	104.932	3.625	105.857	105.732	105.607	105.607
4.250	106.545	106.420	106.295	106.295	4.250					3.750	106.259	106.134	106.009	106.009
4.375	106.001	105.876	105.751	105.751	4.375					3.875	105.900	105.775	105.650	105.650
4.500	106.322	106.197	106.072	106.072	4.500					4.000				
4.625	106.524	106.274	106.274	106.274	4.625					4.125				

1400-99 1401-99		Conventional 10 Yr Fixed				Conventional 10 Yr Fixed					Conventional 10 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
1.750	99.147	99.022	98.897	98.897	3.250									
1.875	99.946	99.821	99.696	99.696	3.375									
2.000	101.029	100.904	100.779	100.779	3.500									
2.125	101.641	101.516	101.391	101.391	3.625									
2.250	102.128	102.003	101.878	101.878	3.750									
2.375	102.451	102.326	102.201	102.201	3.875									
2.500	102.697	102.572	102.447	102.447	4.000									
2.625	102.980	102.855	102.730	102.730	4.125									
2.750	103.474	103.349	103.224	103.224	4.250									
2.875	103.758	103.633	103.508	103.508	4.375									
3.000	103.998	103.873	103.748	103.748	4.500									
3.125	104.464	104.339	104.214	104.214	4.625									
3.250	104.980	104.855	104.730	104.730	4.750									
3.375	105.273	105.148	105.023	105.023	4.875									
3.500	105.444	105.319	105.194	105.194	5.000									
3.625	106.058	105.933	105.808	105.808	5.125									
3.750	106.350	106.225	106.100	106.100	5.250									
3.875	106.350	106.225	106.100	106.100	5.375									
4.000	106.350	106.225	106.100	106.100	5.500									
4.125	106.350	106.225	106.100	106.100	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			-5.000
Investment Property LTV >75 and <=80			-5.000
Attached Condo >75 LTV & Term > 15yrs			-0.750
2-4 Units			-1.000
Second home			-2.250
>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			
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
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



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 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	96.209	96.084	95.959		2.250	95.258	95.133	95.008		1.750	97.098	96.973	96.848	
2.375	96.986	96.861	96.736		2.375	96.060	95.935	95.810		1.875	97.875	97.750	97.625	
2.500	97.877	97.752	97.627		2.500	96.994	96.869	96.744		2.000	98.777	98.652	98.527	
2.625	98.629	98.504	98.379		2.625	97.787	97.662	97.537		2.125	99.519	99.394	99.269	
2.750	99.565	99.440	99.315		2.750	98.776	98.651	98.526		2.250	100.146	100.021	99.896	
2.875	100.399	100.274	100.149		2.875	99.452	99.327	99.202		2.375	100.665	100.540	100.415	
3.000	101.088	100.963	100.838		3.000	100.250	100.125	100.000		2.500	101.035	100.910	100.785	
3.125	101.747	101.622	101.497		3.125	101.110	100.985	100.860		2.625	101.267	101.142	101.017	
3.250	102.414	102.289	102.164		3.250	101.590	101.465	101.340		2.750	101.835	101.710	101.585	
3.375	102.713	102.588	102.463		3.375	102.171	102.046	101.921		2.875	102.164	102.039	101.914	
3.500	103.175	103.050	102.925		3.500	102.685	102.560	102.435		3.000	102.539	102.414	102.289	
3.625	103.629	103.504	103.379		3.625	103.112	102.987	102.862		3.125	102.087	101.962	101.837	
3.750	103.048	102.923	102.798		3.750	102.538	102.413	102.288		3.250	102.575	102.450	102.325	
3.875	103.528	103.403	103.278		3.875	103.158	103.033	102.908		3.375	102.894	102.769	102.644	
4.000	103.920	103.795	103.670		4.000	103.567	103.442	103.317		3.500	103.103	102.978	102.853	
4.125	104.227	104.102	103.977		4.125	103.802	103.677	103.552		3.625	103.291	103.166	103.041	
4.250	104.122	103.997	103.872		4.250	102.463	102.338	102.213		3.750	103.179	103.054	102.929	
4.375	104.553	104.428	104.303		4.375	102.927	102.802	102.677		3.875	103.302	103.177	103.052	
4.500	99.944	99.819	99.694		4.500					4.000	103.672	103.547	103.422	
4.625	100.226	100.101	99.976		4.625					4.125	103.374	103.249	103.124	

1433-99 1453-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
1.750	96.948	96.823	96.698	
1.875	97.785	97.660	97.535	
2.000	98.687	98.562	98.437	
2.125	99.428	99.303	99.178	
2.250	100.055	99.930	99.805	
2.375	100.574	100.449	100.324	
2.500	100.944	100.819	100.694	
2.625	101.187	101.062	100.937	
2.750	101.755	101.630	101.505	
2.875	102.085	101.960	101.835	
3.000	102.459	102.334	102.209	
3.125	102.045	101.920	101.795	
3.250	102.533	102.408	102.283	
3.375	102.851	102.726	102.601	
3.500	103.061	102.936	102.811	
3.625	103.196	103.071	102.946	
3.750	103.086	102.961	102.836	
3.875	103.085	102.960	102.835	
4.000	103.441	103.316	103.191	
4.125	103.128	103.003	102.878	

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	-5.000
Investment Property LTV >75 and <=80	-5.000
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
Second home	-2.250
>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
	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		96.798	96.673	96.548	1.750					<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="background-color: #0070C0; color: white;">FICO Adjustments</th> </tr> </thead> <tbody> <tr> <td>680 - 699</td> <td style="text-align: center;">0.000</td> </tr> <tr> <td>660-679</td> <td style="text-align: center;">-0.250</td> </tr> <tr> <td>640-659</td> <td style="text-align: center;">-1.000</td> </tr> <tr> <th colspan="2" style="background-color: #0070C0; color: white;">Government Adjusters</th> </tr> <tr> <td>Manual</td> <td style="text-align: center;">-0.250</td> </tr> <tr> <td>2 unit</td> <td style="text-align: center;">-0.750</td> </tr> <tr> <td>3-4 unit</td> <td style="text-align: center;">-1.000</td> </tr> <tr> <td>VA</td> <td style="text-align: center;">-0.250</td> </tr> <tr> <td>Manufactured</td> <td style="text-align: center;">-10.000</td> </tr> <tr> <td>Ln Amt <=110K</td> <td style="text-align: center;">-0.500</td> </tr> <tr> <td>VA IRRL N/O/O</td> <td style="text-align: center;">-1.000</td> </tr> <tr> <td>Self - Employed</td> <td style="text-align: center;">-1.000</td> </tr> <tr> <td>>4 Properties</td> <td style="text-align: center;">-0.500</td> </tr> </tbody> </table> <p style="text-align: center; font-size: small;">*FHA ONLY</p>	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
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VA IRRL N/O/O	-1.000																																					
Self - Employed	-1.000																																					
>4 Properties	-0.500																																					
1.875		97.260	97.135	97.010	1.875																																	
2.000		97.732	97.607	97.482	2.000																																	
2.125		98.204	98.079	97.954	2.125																																	
2.250		100.622	100.497	100.372	2.250		100.400	100.275	100.150																													
2.375		101.094	100.969	100.844	2.375		100.592	100.467	100.342																													
2.500		101.566	101.441	101.316	2.500		100.622	100.497	100.372																													
2.625		101.926	101.801	101.676	2.625		100.809	100.684	100.559																													
2.750		102.796	102.671	102.546	2.750		101.607	101.482	101.357																													
2.875		103.221	103.096	102.971	2.875		101.975	101.850	101.725																													
3.000		103.688	103.563	103.438	3.000		102.282	102.157	102.032																													
3.125		104.103	103.978	103.853	3.125		102.581	102.456	102.331																													
3.250		104.498	104.373	104.248	3.250		102.718	102.593	102.468																													
3.375		104.174	104.049	103.924	3.375		103.180	103.055	102.930																													
3.500		104.584	104.459	104.334	3.500		103.650	103.525	103.400																													
3.625		104.980	104.855	104.730	3.625		104.127	104.002	103.877																													
3.750		105.365	105.240	105.115	3.750		103.634	103.509	103.384																													
3.875		105.322	105.197	105.072	3.875		104.103	103.978	103.853																													
4.000		104.920	104.795	104.670	4.000		104.573	104.448	104.323																													
4.125		105.558	105.433	105.308	4.125		105.046	104.921	104.796																													
7000-99					7000-99																																	
USDA 30 Yr Fixed					USDA 30 Yr Fixed																																	
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																													
2.250		99.595	99.470	99.345	2.250					<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="background-color: #0070C0; color: white;">FICO Adjustments</th> </tr> </thead> <tbody> <tr> <td>680 - 699</td> <td style="text-align: center;">-0.500</td> </tr> <tr> <td>> 700</td> <td style="text-align: center;">0.000</td> </tr> <tr> <th colspan="2" style="background-color: #0070C0; color: white;">Government Adjusters</th> </tr> <tr> <td>Manual</td> <td style="text-align: center;">-0.250</td> </tr> <tr> <td>2 unit</td> <td style="text-align: center;">-0.750</td> </tr> <tr> <td>3-4 unit</td> <td style="text-align: center;">-1.000</td> </tr> <tr> <td>Loan amt <=110k</td> <td style="text-align: center;">-0.750</td> </tr> <tr> <td>Self Employed</td> <td style="text-align: center;">-1.000</td> </tr> <tr> <td>>4 Properties</td> <td style="text-align: center;">-0.500</td> </tr> </tbody> </table>	FICO Adjustments		680 - 699	-0.500	> 700	0.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	Loan amt <=110k	-0.750	Self Employed	-1.000	>4 Properties	-0.500								
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Self Employed	-1.000																																					
>4 Properties	-0.500																																					
2.375		100.227	100.102	99.977	2.375																																	
2.500		100.694	100.569	100.444	2.500																																	
2.625		101.272	101.147	101.022	2.625																																	
2.750		101.793	101.668	101.543	2.750																																	
2.875		102.426	102.301	102.176	2.875																																	
3.000		103.051	102.926	102.801	3.000																																	
3.125		103.075	102.950	102.825	3.125																																	
3.250		103.087	102.962	102.837	3.250																																	
3.375		103.708	103.583	103.458	3.375																																	
3.500		104.277	104.152	104.027	3.500																																	
3.625		104.392	104.267	104.142	3.625																																	
3.750		104.263	104.138	104.013	3.750																																	
3.875		104.656	104.531	104.406	3.875																																	
4.000		104.720	104.595	104.470	4.000																																	
4.125		105.358	105.233	105.108	4.125																																	
4.250		104.861	104.736	104.611	4.250																																	
Streamline/IRRRL Product Codes				Extension and Re-lock Fees																																		
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL	5 Day	0.125	Re-Lock	0.125																															
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL	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																												
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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		100.952	100.827	100.702	2.750		101.432	101.307	101.182	
2.875		101.398	101.273	101.148	2.875		101.498	101.373	101.248	
3.000		101.833	101.708	101.583	3.000		101.543	101.418	101.293	
3.125		102.254	102.129	102.004	3.125		101.570	101.445	101.320	
3.250		102.664	102.539	102.414	3.250		102.322	102.197	102.072	
3.375		102.187	102.062	101.937	3.375		102.351	102.226	102.101	
3.500		102.596	102.471	102.346	3.500		102.311	102.186	102.061	
3.625		102.993	102.868	102.743	3.625		102.307	102.182	102.057	
3.750		103.377	103.252	103.127	3.750		103.110	102.985	102.860	
3.875		101.929	101.804	101.679	3.875		103.116	102.991	102.866	
4.000		101.703	101.578	101.453	4.000		103.121	102.996	102.871	
4.125		102.236	102.111	101.986	4.125		103.126	103.001	102.876	
4.250		100.468	100.343	100.218	4.250					
4.375		101.015	100.890	100.765	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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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
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Margin 2.000	Caps 1/1/5 Index: 1 year CMT				Margin 2.000	Caps 1/1/5 Index: 1 year CMT				GOVERNMENT ARM PRICE ADJUSTMENTS																										
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																											
2.750		91.977	91.852	91.727	2.750		91.977	91.852	91.727																											
2.875		92.212	92.087	91.962	2.875		92.212	92.087	91.962																											
3.000		99.934	99.809	99.684	3.000		99.934	99.809	99.684																											
3.125		100.327	100.202	100.077	3.125		100.327	100.202	100.077																											
3.250		100.721	100.596	100.471	3.250		100.721	100.596	100.471																											
3.375		100.794	100.669	100.544	3.375		100.794	100.669	100.544																											
3.500		101.189	101.064	100.939	3.500		101.189	101.064	100.939																											
3.625		101.583	101.458	101.333	3.625		101.583	101.458	101.333																											
3.750		101.979	101.854	101.729	3.750		101.979	101.854	101.729																											
3.875		102.018	101.893	101.768	3.875		102.018	101.893	101.768																											
4.000		102.413	102.288	102.163	4.000		102.413	102.288	102.163																											
4.125		102.809	102.684	102.559	4.125		102.809	102.684	102.559																											
4.250		103.206	103.081	102.956	4.250		103.206	103.081	102.956																											
4.375		102.496	102.371	102.246	4.375		102.496	102.371	102.246																											
4.500		102.890	102.765	102.640	4.500		102.890	102.765	102.640																											
4.625		103.285	103.160	103.035	4.625		103.285	103.160	103.035																											
4.750		103.680	103.555	103.430	4.750		103.680	103.555	103.430																											
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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FHLMC-FNMA SPECIFIC PRODUCTS

1021-00 Home Ready 30 Yr Fixed					1022-00 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		96.250	96.125	96.000	2.250		96.250	96.125	96.000
2.375		96.999	96.874	96.749	2.375		96.999	96.874	96.749
2.500		97.729	97.604	97.479	2.500		97.729	97.604	97.479
2.625		98.578	98.453	98.328	2.625		98.578	98.453	98.328
2.750		99.368	99.243	99.118	2.750		99.368	99.243	99.118
2.875		100.126	100.001	99.876	2.875		100.126	100.001	99.876
3.000		100.853	100.728	100.603	3.000		100.853	100.728	100.603
3.125		101.471	101.346	101.221	3.125		101.471	101.346	101.221
3.250		102.069	101.944	101.819	3.250		102.069	101.944	101.819
3.375		102.722	102.597	102.472	3.375		102.722	102.597	102.472
3.500		103.155	103.030	102.905	3.500		103.155	103.030	102.905
3.625		103.621	103.496	103.371	3.625		103.621	103.496	103.371
3.750		104.030	103.905	103.780	3.750		104.030	103.905	103.780
3.875		104.503	104.378	104.253	3.875		104.503	104.378	104.253
4.000		104.863	104.738	104.613	4.000		104.863	104.738	104.613
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
		N/A	N/A	N/A	N/A	N/A	N/A	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

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: 3/29/21 9:22 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		96.553			2.500		99.194			Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE: 101.575 Loan Amount < \$700,000 (.500)
2.625		97.210			2.625		99.593			
2.750		97.826			2.750		99.906			
2.875		98.433			2.875		100.224			
3.000		99.097			3.000		100.530			
3.125		99.504			3.125		100.774			
3.250		99.902			3.250		100.943			
3.375		100.272			3.375		101.111			
3.500		100.642			3.500		101.240			
3.625		100.966			3.625		101.314			
3.750		101.245			3.750		101.342			
3.875		101.466								
4.000		101.652								
4.125		101.808								
4.250		101.932								
4.375		102.022								
4.500		102.088								
4.625		102.121								

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

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Effective: 3/29/21 9:22 AM

lenox Jumbo

3067-49 Sapphire Jumbo 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day
2.500		96.553		
2.625		97.210		
2.750		97.826		
2.875		98.433		
3.000		99.097		
3.125		99.504		
3.250		99.902		
3.375		100.272		
3.500		100.642		
3.625		100.966		
3.750		101.245		
3.875		101.466		
4.000		101.652		
4.125		101.808		
4.250		101.932		
4.375		102.022		
4.500		102.088		
4.625		102.121		

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 LPPAs										
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	0.4750	0.3500	na	na	na
740-759	0.6000	0.6000	0.6000	0.4750	0.3500	0.3500	0.2250	na	na	na
720-739	0.6000	0.6000	0.4750	0.3500	0.3500	0.2250	0.1000	na	na	na
700-719	0.4750	0.4750	0.3500	0.2250	0.1000	(0.0250)	(0.0250)	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 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	0.1000	(0.0250)	na	na	na
740-759	0.3500	0.3500	0.2250	0.1000	0.1000	(0.0250)	(0.1500)	na	na	na
720-739	0.3500	0.3500	0.2250	0.1000	0.1000	(0.0250)	(0.1500)	na	na	na
700-719	0.2250	0.2250	0.1000	(0.0250)	(0.1500)	(0.2750)	(0.2750)	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	0.3500	(0.0250)	(0.2750)	na	na	na	na
780-799	0.6000	0.6000	0.3500	0.3500	(0.0250)	(0.2750)	na	na	na	na
760-779	0.3500	0.3500	0.3500	0.3500	(0.0250)	(0.2750)	na	na	na	na
740-759	0.3500	0.3500	0.3500	0.2250	(0.1500)	(0.4000)	na	na	na	na
720-739	0.3500	0.3500	0.2250	0.1000	(0.1500)	(0.5250)	na	na	na	na
700-719	0.2250	0.2250	0.1000	(0.0250)	(0.4000)	(0.7750)	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	0.4750	0.3500	na	na	na
740-759	0.6000	0.6000	0.6000	0.4750	0.3500	0.3500	0.2250	na	na	na
720-739	0.6000	0.6000	0.4750	0.3500	0.3500	0.2250	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	0.3500	(0.0250)	(0.2750)	na	na	na	na
740-759	0.3500	0.3500	0.2250	0.1000	0.1000	(0.0250)	(0.1500)	na	na	na
720-739	0.3500	0.3500	0.2250	0.1000	0.1000	(0.0250)	(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	0.3500	(0.0250)	na	na	na	na	na
780-799	0.6000	0.6000	0.3500	0.3500	(0.0250)	na	na	na	na	na
760-779	0.3500	0.3500	0.3500	0.3500	(0.0250)	na	na	na	na	na
740-759	0.3500	0.3500	0.3500	0.2250	(0.1500)	na	na	na	na	na
720-739	0.3500	0.3500	0.2250	0.1000	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 C2oop	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