



Effective: 3/30/21 8:33 AM

**BORROWER PAID RATE SHEET**  
**WesLend Financial Rate Sheet**

Table of Contents	
Tab	Product
<u>2</u>	Fixed Conforming
<u>3</u>	Fixed Conforming HB
<u>4</u>	Fixed Government
<u>5</u>	Fixed Government HB
<u>6</u>	Government Arms
<u>9</u>	FHLMC-FNMA Specific
<u>10</u>	Jumbo

**New Locks**

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at [www.weslendwholesale.com](http://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

Return to Home Tab



Effective: 3/30/21 8:33 AM

WesLend Conforming DU and LP

Table with 3 main sections: 1000-99, 1100-99, and 1300-99. Each section contains columns for Rate and 15, 30, 45, and 60 Day periods for Conventional 25/30 Yr Fixed, Conventional 20 Yr Fixed, and Conventional 15 Yr Fixed.

Table for 1400-99 and 1401-99, Conventional 10 Yr Fixed. Includes columns for Rate and 15, 30, 45, and 60 Day periods. Includes a sub-table for LPA's for Loan amount.

Table for LPMI Product Codes. Columns: Code, DU 30 Yr Fixed LPMI, DU 25 Yr Fixed LPMI, DU 20 Yr Fixed LPMI, DU 15 Yr Fixed LPMI.

Table for Extension and Re-lock Fees. Columns: Term (5, 7, 15 Day), Fee, Re-Lock, and another Fee column.

Price Adjustments

Table for Risk Based Adjustments (Terms > 15 years only). Columns: LTV Range and various LTV buckets from <=60 to >740.

Table for Conventional Adjusters. Lists various adjustments such as Investment Property LTV, Attached Condo, 2-4 Units, etc.

Table for Loans with Secondary Financing. Includes sub-tables for All Loans with Subordinate Financing and LTV/CLTV/Fico adjustments.

Table for Cash Out (All Terms). Columns: LTV Range and various LTV buckets from <=60 to >=740.

LPMI Adjustments - All LPMI Products

Large table for LPMI Adjustments. Divided into sections for > 20 Year Purchase - Fixed and <= 20 Year Purchase - Fixed. Includes Premium Adjustments and >45% DTI sub-tables.

Wholesale Fee Buyout Option Price Adjustor

Table for Wholesale Fee Buyout Option Price Adjustor. Columns: Fee Amount and various LTV/DTI ranges.



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

[Return to Home Tab](#)



Effective: 3/30/21 8:33 AM

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	95.717	95.592	95.467	95.467	2.250	95.089	94.964	94.839	94.839	1.750	96.738	96.613	96.488	96.488
2.375	96.495	96.370	96.245	96.245	2.375	95.913	95.788	95.663	95.663	1.875	97.511	97.386	97.261	97.261
2.500	97.510	97.385	97.260	97.260	2.500	96.856	96.731	96.606	96.606	2.000	98.417	98.292	98.167	98.167
2.625	98.270	98.145	98.020	98.020	2.625	97.661	97.536	97.411	97.411	2.125	99.162	99.037	98.912	98.912
2.750	99.218	99.093	98.968	98.968	2.750	98.666	98.541	98.416	98.416	2.250	99.794	99.669	99.544	99.544
2.875	100.057	99.932	99.807	99.807	2.875	99.273	99.148	99.023	99.023	2.375	100.320	100.195	100.070	100.070
3.000	100.748	100.623	100.498	100.498	3.000	100.089	99.964	99.839	99.839	2.500	100.748	100.623	100.498	100.498
3.125	101.422	101.297	101.172	101.172	3.125	100.964	100.839	100.714	100.714	2.625	101.226	101.101	100.976	100.976
3.250	102.107	101.982	101.857	101.857	3.250	101.369	101.244	101.119	101.119	2.750	101.799	101.674	101.549	101.549
3.375	102.425	102.300	102.175	102.175	3.375	101.909	101.784	101.659	101.659	2.875	102.135	102.010	101.885	101.885
3.500	102.905	102.780	102.655	102.655	3.500	102.439	102.314	102.189	102.189	3.000	102.509	102.384	102.259	102.259
3.625	103.369	103.244	103.119	103.119	3.625	102.861	102.736	102.611	102.611	3.125	102.202	102.077	101.952	101.952
3.750	102.813	102.688	102.563	102.563	3.750	102.361	102.236	102.111	102.111	3.250	102.646	102.521	102.396	102.396
3.875	103.294	103.169	103.044	103.044	3.875	102.992	102.867	102.742	102.742	3.375	102.965	102.840	102.715	102.715
4.000	103.685	103.560	103.435	103.435	4.000	103.410	103.285	103.160	103.160	3.500	103.175	103.050	102.925	102.925
4.125	103.992	103.867	103.742	103.742	4.125	103.649	103.524	103.399	103.399	3.625	103.337	103.212	103.087	103.087
4.250	104.028	103.903	103.778	103.778	4.250	102.486	102.361	102.236	102.236	3.750	103.236	103.111	102.986	102.986
4.375	104.460	104.335	104.210	104.210	4.375	102.957	102.832	102.707	102.707	3.875	103.367	103.242	103.117	103.117
4.500	99.836	99.711	99.586	99.586	4.500					4.000	103.748	103.623	103.498	103.498
4.625	100.127	100.002	99.877	99.877	4.625					4.125	103.296	103.171	103.046	103.046

1433-99 1453-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
1.750	96.578	96.453	96.328	96.328
1.875	97.415	97.290	97.165	97.165
2.000	98.321	98.196	98.071	98.071
2.125	99.066	98.941	98.816	98.816
2.250	99.697	99.572	99.447	99.447
2.375	100.224	100.099	99.974	99.974
2.500	100.652	100.527	100.402	100.402
2.625	101.144	101.019	100.894	100.894
2.750	101.718	101.593	101.468	101.468
2.875	102.054	101.929	101.804	101.804
3.000	102.428	102.303	102.178	102.178
3.125	102.161	102.036	101.911	101.911
3.250	102.604	102.479	102.354	102.354
3.375	102.925	102.800	102.675	102.675
3.500	103.135	103.010	102.885	102.885
3.625	103.261	103.136	103.011	103.011
3.750	103.164	103.039	102.914	102.914
3.875	103.092	102.967	102.842	102.842
4.000	103.448	103.323	103.198	103.198
4.125	103.080	102.955	102.830	102.830

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

[Return to Home Tab](#)



Effective: 3/30/21 8:33 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		96.344	96.219	96.094	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 &lt;=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>&gt;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
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																																					
1.875		96.807	96.682	96.557	1.875																																	
2.000		97.278	97.153	97.028	2.000																																	
2.125		97.750	97.625	97.500	2.125																																	
2.250		100.442	100.317	100.192	2.250		100.291	100.166	100.041																													
2.375		100.923	100.798	100.673	2.375		100.484	100.359	100.234																													
2.500		101.393	101.268	101.143	2.500		100.517	100.392	100.267																													
2.625		101.765	101.640	101.515	2.625		100.707	100.582	100.457																													
2.750		102.550	102.425	102.300	2.750		101.570	101.445	101.320																													
2.875		102.984	102.859	102.734	2.875		101.940	101.815	101.690																													
3.000		103.461	103.336	103.211	3.000		102.251	102.126	102.001																													
3.125		103.883	103.758	103.633	3.125		102.551	102.426	102.301																													
3.250		104.298	104.173	104.048	3.250		102.718	102.593	102.468																													
3.375		104.019	103.894	103.769	3.375		103.181	103.056	102.931																													
3.500		104.428	104.303	104.178	3.500		103.650	103.525	103.400																													
3.625		104.825	104.700	104.575	3.625		104.124	103.999	103.874																													
3.750		105.209	105.084	104.959	3.750		103.649	103.524	103.399																													
3.875		105.342	105.217	105.092	3.875		104.118	103.993	103.868																													
4.000		104.893	104.768	104.643	4.000		104.588	104.463	104.338																													
4.125		105.529	105.404	105.279	4.125		105.059	104.934	104.809																													
7000-99					USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS																												
Rate	15 Day	30 Day	45 Day	60 Day																																		
2.250		99.495	99.370	99.245	<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>&gt; 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 &lt;=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>&gt;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								
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																																					
2.375		100.126	100.001	99.876																																		
2.500		100.595	100.470	100.345																																		
2.625		101.175	101.050	100.925																																		
2.750		101.618	101.493	101.368																																		
2.875		102.254	102.129	102.004																																		
3.000		102.883	102.758	102.633																																		
3.125		102.913	102.788	102.663																																		
3.250		103.012	102.887	102.762																																		
3.375		103.637	103.512	103.387																																		
3.500		104.210	104.085	103.960																																		
3.625		104.330	104.205	104.080																																		
3.750		104.235	104.110	103.985																																		
3.875		104.629	104.504	104.379																																		
4.000		104.693	104.568	104.443																																		
4.125		105.329	105.204	105.079																																		
4.250		104.851	104.726	104.601																																		
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																												
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194																												



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

[Return to Home Tab](#)



Effective: 3/30/21 8:33 AM

WesLend Government																																								
8033-99 6033-99					8333-99 6333-99					FHA / VA HB LOAN LEVEL ADJUSTMENTS																														
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance																																			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																															
2.750		100.648	100.523	100.398	2.750		101.294	101.169	101.044	<table border="1"> <thead> <tr><th colspan="2">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>680 - 699</td><td>0.000</td></tr> <tr><td>660-679</td><td>-0.250</td></tr> <tr><td>640-659</td><td>-1.000</td></tr> <tr><th colspan="2">Government Adjusters</th></tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>-0.250</td></tr> <tr><td>Manufactured</td><td>-10.000</td></tr> <tr><td>Ln Amt &lt;=110K</td><td>-0.500</td></tr> <tr><td>VA IRRL N/O/O</td><td>-1.000</td></tr> <tr><td>Self - Employed</td><td>-1.000</td></tr> <tr><td>&gt;4 Properties</td><td>-0.500</td></tr> <tr><td colspan="2" style="text-align: center;">*FHA ONLY</td></tr> </tbody> </table>	FICO Adjustments		680 - 699	0.000	660-679	-0.250	640-659	-1.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-10.000	Ln Amt <=110K	-0.500	VA IRRL N/O/O	-1.000	Self - Employed	-1.000	>4 Properties	-0.500	*FHA ONLY	
FICO Adjustments																																								
680 - 699	0.000																																							
660-679	-0.250																																							
640-659	-1.000																																							
Government Adjusters																																								
Manual	-0.250																																							
2 unit	-0.750																																							
3-4 unit	-1.000																																							
VA	-0.250																																							
Manufactured	-10.000																																							
Ln Amt <=110K	-0.500																																							
VA IRRL N/O/O	-1.000																																							
Self - Employed	-1.000																																							
>4 Properties	-0.500																																							
*FHA ONLY																																								
2.875		101.095	100.970	100.845	2.875		101.367	101.242	101.117																															
3.000		101.529	101.404	101.279	3.000		101.425	101.300	101.175																															
3.125		101.951	101.826	101.701	3.125		101.461	101.336	101.211																															
3.250		102.360	102.235	102.110	3.250		102.340	102.215	102.090																															
3.375		102.031	101.906	101.781	3.375		102.377	102.252	102.127																															
3.500		102.440	102.315	102.190	3.500		102.397	102.272	102.147																															
3.625		102.837	102.712	102.587	3.625		102.324	102.199	102.074																															
3.750		103.221	103.096	102.971	3.750		103.117	102.992	102.867																															
3.875		101.948	101.823	101.698	3.875		103.071	102.946	102.821																															
4.000		101.681	101.556	101.431	4.000		103.077	102.952	102.827																															
4.125		102.211	102.086	101.961	4.125		103.082	102.957	102.832																															
4.250		100.458	100.333	100.208	4.250																																			
4.375		101.008	100.883	100.758	4.375																																			
4.500					4.500																																			
4.625					4.625																																			
4.750					4.750																																			
4.875					4.875																																			
5.000					5.000																																			
5.125					5.125																																			

Streamline/IRRRL Product Codes			
8038-99	FHA 30 Year Fixed Streamline	6038-99	VA 30 Year IRRRL

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
15 Day	0.250		

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-822,375K
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



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

[Return to Home Tab](#)



Effective: 3/30/21 8:33 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		91.870	91.745	91.620	2.750		91.870	91.745	91.620	<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 &lt;=110K</td> <td>-0.500</td> </tr> <tr> <td>Self - Employed</td> <td>-1.000</td> </tr> <tr> <td>&gt;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		92.107	91.982	91.857	2.875		92.107	91.982	91.857																											
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

[Return to Home Tab](#)



Effective: 3/30/21 8:33 AM

**FHLMC-FNMA SPECIFIC PRODUCTS**

1021-00 Home Ready 30 Yr Fixed					1022-00 Home Possible 30 Yr Fixed				
1024-00	15 Day	30 Day	45 Day	60 Day	1028-00	15 Day	30 Day	45 Day	60 Day
2.250		95.837	95.712	95.587	2.250		95.837	95.712	95.587
2.375		96.586	96.461	96.336	2.375		96.586	96.461	96.336
2.500		97.238	97.113	96.988	2.500		97.238	97.113	96.988
2.625		98.086	97.961	97.836	2.625		98.086	97.961	97.836
2.750		98.872	98.747	98.622	2.750		98.872	98.747	98.622
2.875		99.646	99.521	99.396	2.875		99.646	99.521	99.396
3.000		100.390	100.265	100.140	3.000		100.390	100.265	100.140
3.125		101.032	100.907	100.782	3.125		101.032	100.907	100.782
3.250		101.620	101.495	101.370	3.250		101.620	101.495	101.370
3.375		102.287	102.162	102.037	3.375		102.287	102.162	102.037
3.500		102.733	102.608	102.483	3.500		102.733	102.608	102.483
3.625		103.208	103.083	102.958	3.625		103.208	103.083	102.958
3.750		103.803	103.678	103.553	3.750		103.803	103.678	103.553
3.875		104.296	104.171	104.046	3.875		104.296	104.171	104.046
4.000		104.674	104.549	104.424	4.000		104.674	104.549	104.424
4.125		104.990	104.865	104.740	4.125		104.990	104.865	104.740
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		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	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**

Term	Fee	Re-Lock	Fee
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
15 Day	0.250		

**Wholesale Fee Buyout Option Price Adjustor**

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-822,375k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other St	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

[Return to Home Tab](#)



Effective: 3/30/21 9:35 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		96.125			2.500		99.011			Lock Cutoff: 3:30 PM PST  MUST BE UW APPROVED TO LOCK  MAX PRICE: 101.575  Loan Amount < \$700,000 (.500)
2.625		96.774			2.625		99.410			
2.750		97.374			2.750		99.718			
2.875		97.978			2.875		100.034			
3.000		98.639			3.000		100.340			
3.125		99.044			3.125		100.585			
3.250		99.439			3.250		100.751			
3.375		99.806			3.375		100.919			
3.500		100.181			3.500		101.048			
3.625		100.503			3.625		101.121			
3.750		100.780			3.750		101.148			
3.875		101.002								
4.000		101.186								
4.125		101.341								
4.250		101.465								
4.375		101.554								
4.500		101.620								
4.625		101.653								

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks





[Return to Home Tab](#)



Effective: 3/30/21 9:35 AM

**lenox Jumbo**

3067-49 Sapphire Jumbo 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day
2.500		96.125		
2.625		96.774		
2.750		97.374		
2.875		97.978		
3.000		98.639		
3.125		99.044		
3.250		99.439		
3.375		99.806		
3.500		100.181		
3.625		100.503		
3.750		100.780		
3.875		101.002		
4.000		101.186		
4.125		101.341		
4.250		101.465		
4.375		101.554		
4.500		101.620		
4.625		101.653		

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	0.4750	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	(0.0250)	(0.1500)	na	na	na	na
720-739	0.3500	0.3500	0.2250	0.1000	(0.1500)	(0.5250)	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
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
NYC Coop	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

Global LLPAs