



Effective: 3/31/21 9:03 AM

BORROWER PAID RATE SHEET
WesLend Financial Rate Sheet

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

New Locks

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at www.weslendwholesale.com.
- Loans can be locked in Broker Connection 2.0 until 5:30 pm PST.
- Written confirmation of the lock will be emailed to broker, AM and AE within 24 hours, but usually same day. Any discrepancies in pricing should be reported to the lock desk immediately.
- Locks expiring on weekends or holidays will roll to next business day unless the loan has been extended.
- Rates and prices are subject to change without notice.
- Lender Fees Are Not Included In Pricing.

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

[Return to Home Tab](#)



Effective: 3/31/21 9:03 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 | | 96.491 | 96.366 | 96.241 | 1.750 | | | | | <table border="1" style="margin: auto;"> <thead> <tr style="background-color: #0070C0; color: white;"> <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 style="background-color: #0070C0; color: white;"> <th colspan="2">Government Adjusters</th> </tr> <tr> <td>Manual</td> <td>-0.250</td> </tr> <tr> <td>2 unit</td> <td>-0.750</td> </tr> <tr> <td>3-4 unit</td> <td>-1.000</td> </tr> <tr> <td>VA</td> <td>-0.250</td> </tr> <tr> <td>Manufactured</td> <td>-10.000</td> </tr> <tr> <td>Ln Amt <=110K</td> <td>-0.500</td> </tr> <tr> <td>VA IRRRL N/O/O</td> <td>-1.000</td> </tr> <tr> <td>Self - Employed</td> <td>-1.000</td> </tr> <tr> <td>>4 Properties</td> <td>-0.500</td> </tr> </tbody> </table> <p>*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 IRRRL 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 IRRRL N/O/O | -1.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Self - Employed | -1.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| >4 Properties | -0.500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1.875 | | 96.953 | 96.828 | 96.703 | 1.875 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.000 | | 97.425 | 97.300 | 97.175 | 2.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.125 | | 97.896 | 97.771 | 97.646 | 2.125 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.250 | | 100.569 | 100.444 | 100.319 | 2.250 | | 100.416 | 100.291 | 100.166 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.375 | | 101.050 | 100.925 | 100.800 | 2.375 | | 100.608 | 100.483 | 100.358 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.500 | | 101.520 | 101.395 | 101.270 | 2.500 | | 100.640 | 100.515 | 100.390 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.625 | | 101.892 | 101.767 | 101.642 | 2.625 | | 100.831 | 100.706 | 100.581 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.750 | | 102.683 | 102.558 | 102.433 | 2.750 | | 101.656 | 101.531 | 101.406 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.875 | | 103.117 | 102.992 | 102.867 | 2.875 | | 102.027 | 101.902 | 101.777 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.000 | | 103.595 | 103.470 | 103.345 | 3.000 | | 102.337 | 102.212 | 102.087 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.125 | | 104.016 | 103.891 | 103.766 | 3.125 | | 102.637 | 102.512 | 102.387 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.250 | | 104.564 | 104.439 | 104.314 | 3.250 | | 102.782 | 102.657 | 102.532 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.375 | | 104.135 | 104.010 | 103.885 | 3.375 | | 103.244 | 103.119 | 102.994 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.500 | | 104.604 | 104.479 | 104.354 | 3.500 | | 103.713 | 103.588 | 103.463 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.625 | | 104.992 | 104.867 | 104.742 | 3.625 | | 104.186 | 104.061 | 103.936 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.750 | | 105.277 | 105.152 | 105.027 | 3.750 | | 103.651 | 103.526 | 103.401 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.875 | | 105.430 | 105.305 | 105.180 | 3.875 | | 104.119 | 103.994 | 103.869 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.000 | | 105.018 | 104.893 | 104.768 | 4.000 | | 104.589 | 104.464 | 104.339 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.125 | | 105.653 | 105.528 | 105.403 | 4.125 | | 105.060 | 104.935 | 104.810 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7000-99 | | | | | 7000-99 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| USDA 30 Yr Fixed | | | | | USDA LOAN LEVEL ADJUSTMENTS | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Rate | 15 Day | 30 Day | 45 Day | 60 Day | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.250 | | 99.652 | 99.527 | 99.402 | <table border="1" style="margin: auto;"> <thead> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr> <td>680 - 699</td> <td>-0.500</td> </tr> <tr> <td>> 700</td> <td>0.000</td> </tr> <tr style="background-color: #0070C0; color: white;"> <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>Loan amt <=110k</td> <td>-0.750</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 | -0.500 | > 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 | | 100.282 | 100.157 | 100.032 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.500 | | 100.749 | 100.624 | 100.499 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.625 | | 101.328 | 101.203 | 101.078 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.750 | | 101.829 | 101.704 | 101.579 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.875 | | 102.463 | 102.338 | 102.213 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.000 | | 103.091 | 102.966 | 102.841 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.125 | | 103.119 | 102.994 | 102.869 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.250 | | 103.207 | 103.082 | 102.957 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.375 | | 103.831 | 103.706 | 103.581 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.500 | | 104.404 | 104.279 | 104.154 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.625 | | 104.523 | 104.398 | 104.273 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.750 | | 104.362 | 104.237 | 104.112 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.875 | | 104.756 | 104.631 | 104.506 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.000 | | 104.818 | 104.693 | 104.568 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.125 | | 105.453 | 105.328 | 105.203 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.250 | | 104.936 | 104.811 | 104.686 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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: 3/31/21 9:03 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 | | 100.769 | 100.644 | 100.519 | 2.750 | | 101.283 | 101.158 | 101.033 | |
| 2.875 | | 101.216 | 101.091 | 100.966 | 2.875 | | 101.356 | 101.231 | 101.106 | |
| 3.000 | | 101.650 | 101.525 | 101.400 | 3.000 | | 101.414 | 101.289 | 101.164 | |
| 3.125 | | 102.072 | 101.947 | 101.822 | 3.125 | | 101.449 | 101.324 | 101.199 | |
| 3.250 | | 102.481 | 102.356 | 102.231 | 3.250 | | 102.277 | 102.152 | 102.027 | |
| 3.375 | | 102.099 | 101.974 | 101.849 | 3.375 | | 102.314 | 102.189 | 102.064 | |
| 3.500 | | 102.508 | 102.383 | 102.258 | 3.500 | | 102.335 | 102.210 | 102.085 | |
| 3.625 | | 102.905 | 102.780 | 102.655 | 3.625 | | 102.261 | 102.136 | 102.011 | |
| 3.750 | | 103.289 | 103.164 | 103.039 | 3.750 | | 103.138 | 103.013 | 102.888 | |
| 3.875 | | 102.036 | 101.911 | 101.786 | 3.875 | | 103.093 | 102.968 | 102.843 | |
| 4.000 | | 101.807 | 101.682 | 101.557 | 4.000 | | 103.098 | 102.973 | 102.848 | |
| 4.125 | | 102.336 | 102.211 | 102.086 | 4.125 | | 103.103 | 102.978 | 102.853 | |
| 4.250 | | 100.544 | 100.419 | 100.294 | 4.250 | | | | | |
| 4.375 | | 101.093 | 100.968 | 100.843 | 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

[Return to Home Tab](#)



Effective: 3/31/21 9:03 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 | | 91.895 | 91.770 | 91.645 | 2.750 | | 91.895 | 91.770 | 91.645 | <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 | | 92.130 | 92.005 | 91.880 | 2.875 | | 92.130 | 92.005 | 91.880 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.000 | | 99.859 | 99.734 | 99.609 | 3.000 | | 99.859 | 99.734 | 99.609 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.125 | | 100.252 | 100.127 | 100.002 | 3.125 | | 100.252 | 100.127 | 100.002 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.250 | | 100.646 | 100.521 | 100.396 | 3.250 | | 100.646 | 100.521 | 100.396 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.375 | | 100.719 | 100.594 | 100.469 | 3.375 | | 100.719 | 100.594 | 100.469 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.500 | | 101.114 | 100.989 | 100.864 | 3.500 | | 101.114 | 100.989 | 100.864 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.625 | | 101.508 | 101.383 | 101.258 | 3.625 | | 101.508 | 101.383 | 101.258 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.750 | | 101.904 | 101.779 | 101.654 | 3.750 | | 101.904 | 101.779 | 101.654 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.875 | | 101.943 | 101.818 | 101.693 | 3.875 | | 101.943 | 101.818 | 101.693 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.000 | | 102.338 | 102.213 | 102.088 | 4.000 | | 102.338 | 102.213 | 102.088 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.125 | | 102.734 | 102.609 | 102.484 | 4.125 | | 102.734 | 102.609 | 102.484 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.250 | | 103.131 | 103.006 | 102.881 | 4.250 | | 103.131 | 103.006 | 102.881 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.375 | | 102.421 | 102.296 | 102.171 | 4.375 | | 102.421 | 102.296 | 102.171 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.500 | | 102.815 | 102.690 | 102.565 | 4.500 | | 102.815 | 102.690 | 102.565 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.625 | | 103.210 | 103.085 | 102.960 | 4.625 | | 103.210 | 103.085 | 102.960 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.750 | | 103.605 | 103.480 | 103.355 | 4.750 | | 103.605 | 103.480 | 103.355 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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: 3/31/21 9:03 AM

FHLMC-FNMA SPECIFIC PRODUCTS

| 1021-00 1024-00 | | | | | 1022-00 1028-00 | | | | |
|------------------------|--------|---------|---------|---------|---------------------------|--------|---------|---------|---------|
| Home Ready 30 Yr Fixed | | | | | 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 | | 96.018 | 95.893 | 95.768 | 2.250 | | 96.018 | 95.893 | 95.768 |
| 2.375 | | 96.767 | 96.642 | 96.517 | 2.375 | | 96.767 | 96.642 | 96.517 |
| 2.500 | | 97.480 | 97.355 | 97.230 | 2.500 | | 97.480 | 97.355 | 97.230 |
| 2.625 | | 98.329 | 98.204 | 98.079 | 2.625 | | 98.329 | 98.204 | 98.079 |
| 2.750 | | 99.107 | 98.982 | 98.857 | 2.750 | | 99.107 | 98.982 | 98.857 |
| 2.875 | | 99.863 | 99.738 | 99.613 | 2.875 | | 99.863 | 99.738 | 99.613 |
| 3.000 | | 100.601 | 100.476 | 100.351 | 3.000 | | 100.601 | 100.476 | 100.351 |
| 3.125 | | 101.225 | 101.100 | 100.975 | 3.125 | | 101.225 | 101.100 | 100.975 |
| 3.250 | | 101.782 | 101.657 | 101.532 | 3.250 | | 101.782 | 101.657 | 101.532 |
| 3.375 | | 102.444 | 102.319 | 102.194 | 3.375 | | 102.444 | 102.319 | 102.194 |
| 3.500 | | 102.893 | 102.768 | 102.643 | 3.500 | | 102.893 | 102.768 | 102.643 |
| 3.625 | | 103.364 | 103.239 | 103.114 | 3.625 | | 103.364 | 103.239 | 103.114 |
| 3.750 | | 103.911 | 103.786 | 103.661 | 3.750 | | 103.911 | 103.786 | 103.661 |
| 3.875 | | 104.408 | 104.283 | 104.158 | 3.875 | | 104.408 | 104.283 | 104.158 |
| 4.000 | | 104.790 | 104.665 | 104.540 | 4.000 | | 104.790 | 104.665 | 104.540 |
| 4.125 | | 105.105 | 104.980 | 104.855 | 4.125 | | 105.105 | 104.980 | 104.855 |
| 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 | 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 |

[Return to Home Tab](#)



Effective: 3/31/21 9:30 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 | | 96.211 | | | 2.500 | | 98.992 | | | Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE: 101.825 Loan Amount < \$700,000 (.500) |
| 2.625 | | 96.861 | | | 2.625 | | 99.391 | | | |
| 2.750 | | 97.463 | | | 2.750 | | 99.697 | | | |
| 2.875 | | 98.068 | | | 2.875 | | 100.013 | | | |
| 3.000 | | 98.729 | | | 3.000 | | 100.321 | | | |
| 3.125 | | 99.135 | | | 3.125 | | 100.565 | | | |
| 3.250 | | 99.530 | | | 3.250 | | 100.730 | | | |
| 3.375 | | 99.898 | | | 3.375 | | 100.899 | | | |
| 3.500 | | 100.273 | | | 3.500 | | 101.028 | | | |
| 3.625 | | 100.594 | | | 3.625 | | 101.102 | | | |
| 3.750 | | 100.872 | | | 3.750 | | 101.129 | | | |
| 3.875 | | 101.094 | | | | | | | | |
| 4.000 | | 101.279 | | | | | | | | |
| 4.125 | | 101.434 | | | | | | | | |
| 4.250 | | 101.558 | | | | | | | | |
| 4.375 | | 101.647 | | | | | | | | |
| 4.500 | | 101.714 | | | | | | | | |
| 4.625 | | 101.747 | | | | | | | | |

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

[Return to Home Tab](#)



Effective: 3/31/21 9:30 AM

lenox Jumbo

| 3067-49 Sapphire Jumbo 30 Yr Fixed | | | | |
|------------------------------------|--------|---------|--------|--------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
| 2.500 | | 96.211 | | |
| 2.625 | | 96.861 | | |
| 2.750 | | 97.463 | | |
| 2.875 | | 98.068 | | |
| 3.000 | | 98.729 | | |
| 3.125 | | 99.135 | | |
| 3.250 | | 99.530 | | |
| 3.375 | | 99.898 | | |
| 3.500 | | 100.273 | | |
| 3.625 | | 100.594 | | |
| 3.750 | | 100.872 | | |
| 3.875 | | 101.094 | | |
| 4.000 | | 101.279 | | |
| 4.125 | | 101.434 | | |
| 4.250 | | 101.558 | | |
| 4.375 | | 101.647 | | |
| 4.500 | | 101.714 | | |
| 4.625 | | 101.747 | | |

Lock Cutoff: 3:30 PM PST
 MUST BE UW APPROVED TO LOCK
 MAX PRICE: 101.825
 Loan Amount < \$700,000 (.500)

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

