



Effective: 4/2/21 8:32 AM

BORROWER PAID RATE SHEET
WesLend Financial Rate Sheet

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

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

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WestLend Conforming DU and LP

1000-99 1001-99		1100-99 1101-99				Conventional 25/30 Yr Fixed					1200-99 1201-99		Conventional 20 Yr Fixed					1300-99 1301-99		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	Rate	15 Day	30 Day	45 Day	60 Day					
2.250	97.585	97.460	97.335	97.210	2.250	98.094	97.969	97.844	97.719	1.750	98.884	98.759	98.634	98.509	2.000	100.400	100.275	100.150	100.025					
2.375	98.334	98.209	98.084	97.959	2.375	98.926	98.801	98.676	98.551	1.875	99.616	99.491	99.366	99.241	2.125	101.033	100.908	100.783	100.658					
2.500	99.117	98.992	98.867	98.742	2.500	99.472	99.347	99.222	99.097	2.000	100.400	100.275	100.150	100.025	2.250	101.764	101.639	101.514	101.389					
2.625	99.929	99.804	99.679	99.554	2.625	100.282	100.157	100.032	99.907	2.125	101.033	100.908	100.783	100.658	2.375	102.299	102.174	102.049	101.924					
2.750	100.883	100.758	100.633	100.508	2.750	101.234	101.109	100.984	100.859	2.250	101.764	101.639	101.514	101.389	2.500	102.746	102.621	102.496	102.371					
2.875	101.640	101.515	101.390	101.265	2.875	101.892	101.767	101.642	101.517	2.375	102.299	102.174	102.049	101.924	2.625	103.358	103.233	103.108	102.983					
3.000	102.433	102.308	102.183	102.058	3.000	102.468	102.343	102.218	102.093	2.500	102.746	102.621	102.496	102.371	2.750	103.870	103.745	103.620	103.495					
3.125	102.833	102.708	102.583	102.458	3.125	102.978	102.853	102.728	102.603	2.625	103.358	103.233	103.108	102.983	2.875	104.242	104.117	103.992	103.867					
3.250	103.202	103.077	102.952	102.827	3.250	103.588	103.463	103.338	103.213	3.000	104.651	104.526	104.401	104.276	3.000	104.651	104.526	104.401	104.276					
3.375	103.759	103.634	103.509	103.384	3.375	104.198	104.073	103.948	103.823	3.125	104.510	104.385	104.260	104.135	3.125	104.510	104.385	104.260	104.135					
3.500	104.262	104.137	104.012	103.887	3.500	104.742	104.617	104.492	104.367	3.250	104.711	104.586	104.461	104.336	3.250	104.711	104.586	104.461	104.336					
3.625	104.636	104.511	104.386	104.261	3.625	105.097	104.972	104.847	104.722	3.375	105.125	105.000	104.875	104.750	3.375	105.125	105.000	104.875	104.750					
3.750	105.119	104.994	104.869	104.744	3.750	105.059	104.934	104.809	104.684	3.500	105.491	105.366	105.241	105.116	3.500	105.491	105.366	105.241	105.116					
3.875	105.592	105.467	105.342	105.217	3.875	105.722	105.597	105.472	105.347	3.625	105.944	105.819	105.694	105.569	3.625	105.944	105.819	105.694	105.569					
4.000	105.956	105.831	105.706	105.581	4.000	105.900	105.775	105.650	105.525	3.750	106.138	106.013	105.888	105.763	3.750	106.138	106.013	105.888	105.763					
4.125	106.253	106.128	106.003	105.878	4.125	105.298	105.173	105.048	104.923	3.875	105.850	105.725	105.600	105.475	3.875	105.850	105.725	105.600	105.475					
4.250	105.424	105.299	105.174	105.049	4.250					4.000					4.000									
4.375	105.900	105.775	105.650	105.525	4.375					4.125					4.125									
4.500	106.021	105.896	105.771	105.646	4.500																			
4.625	106.243	106.118	105.993	105.868	4.625																			

1400-99 1401-99		Conventional 10 Yr Fixed				Rate		15 Day				30 Day				45 Day				60 Day			
Rate	15 Day	30 Day	45 Day	60 Day	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	98.892	98.767	98.642	98.517	3.250																		
1.875	99.701	99.576	99.451	99.326	3.375																		
2.000	100.959	100.834	100.709	100.584	3.500																		
2.125	101.572	101.447	101.322	101.197	3.625																		
2.250	102.059	101.934	101.809	101.684	3.750																		
2.375	102.381	102.256	102.131	102.006	3.875																		
2.500	102.584	102.459	102.334	102.209	4.000																		
2.625	102.979	102.854	102.729	102.604	4.125																		
2.750	103.361	103.236	103.111	102.986	4.250																		
2.875	103.645	103.520	103.395	103.270	4.375																		
3.000	103.853	103.728	103.603	103.478	4.500																		
3.125	104.333	104.208	104.083	103.958	4.625																		
3.250	104.849	104.724	104.599	104.474	4.750																		
3.375	105.141	105.016	104.891	104.766	4.875																		
3.500	105.443	105.318	105.193	105.068	5.000																		
3.625	106.091	105.966	105.841	105.716	5.125																		
3.750	106.350	106.225	106.100	105.975	5.250																		
3.875	106.350	106.225	106.100	105.975	5.375																		
4.000	106.350	106.225	106.100	105.975	5.500																		
4.125	106.350	106.225	106.100	105.975	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	-2.250	-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			-0.375
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico >=720
<= 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
<= 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)				
	<=60	60.01 - 70	70.01 - 75	75.01 - 80
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products

> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
95%-90.01%	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
90%-85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85% & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
95%-90.01%	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90%-85.01%	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85% & Below	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
Premium Adjustments									
Rate & Term Refinance		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
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

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WesLend Fixed High Balance															
1033-99 1133-99					1233-99 1253-99					1333-99 1353-99					
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					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	95.992	95.867	95.742	95.742	2.250	95.305	95.180	95.055	95.055	1.750	96.890	96.765	96.640	96.640	
2.375	96.770	96.645	96.520	96.520	2.375	96.127	96.002	95.877	95.877	1.875	97.672	97.547	97.422	97.422	
2.500	97.778	97.653	97.528	97.528	2.500	97.058	96.933	96.808	96.808	2.000	98.573	98.448	98.323	98.323	
2.625	98.528	98.403	98.278	98.278	2.625	97.851	97.726	97.601	97.601	2.125	99.310	99.185	99.060	99.060	
2.750	99.461	99.336	99.211	99.211	2.750	98.856	98.731	98.606	98.606	2.250	99.934	99.809	99.684	99.684	
2.875	100.285	100.160	100.035	100.035	2.875	99.436	99.311	99.186	99.186	2.375	100.456	100.331	100.206	100.206	
3.000	100.898	100.773	100.648	100.648	3.000	100.239	100.114	99.989	99.989	2.500	100.880	100.755	100.630	100.630	
3.125	101.551	101.426	101.301	101.301	3.125	101.106	100.981	100.856	100.856	2.625	101.407	101.282	101.157	101.157	
3.250	102.213	102.088	101.963	101.963	3.250	101.487	101.362	101.237	101.237	2.750	101.977	101.852	101.727	101.727	
3.375	102.510	102.385	102.260	102.260	3.375	101.975	101.850	101.725	101.725	2.875	102.311	102.186	102.061	102.061	
3.500	102.970	102.845	102.720	102.720	3.500	102.397	102.272	102.147	102.147	3.000	102.686	102.561	102.436	102.436	
3.625	103.426	103.301	103.176	103.176	3.625	102.816	102.691	102.566	102.566	3.125	102.164	102.039	101.914	101.914	
3.750	102.860	102.735	102.610	102.610	3.750	102.378	102.253	102.128	102.128	3.250	102.604	102.479	102.354	102.354	
3.875	103.341	103.216	103.091	103.091	3.875	103.026	102.901	102.776	102.776	3.375	102.921	102.796	102.671	102.671	
4.000	103.732	103.607	103.482	103.482	4.000	103.460	103.335	103.210	103.210	3.500	103.133	103.008	102.883	102.883	
4.125	104.039	103.914	103.789	103.789	4.125	103.702	103.577	103.452	103.452	3.625	103.444	103.319	103.194	103.194	
4.250	104.122	103.997	103.872	103.872	4.250	102.548	102.423	102.298	102.298	3.750	103.337	103.212	103.087	103.087	
4.375	104.553	104.428	104.303	104.303	4.375	103.043	102.918	102.793	102.793	3.875	103.343	103.218	103.093	103.093	
4.500	99.827	99.702	99.577	99.577	4.500					4.000	103.717	103.592	103.467	103.467	
4.625	100.111	99.986	99.861	99.861	4.625					4.125	103.386	103.261	103.136	103.136	

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
1.750	96.714	96.589	96.464	96.464
1.875	97.568	97.443	97.318	97.318
2.000	98.468	98.343	98.218	98.218
2.125	99.207	99.082	98.957	98.957
2.250	99.830	99.705	99.580	99.580
2.375	100.354	100.229	100.104	100.104
2.500	100.777	100.652	100.527	100.527
2.625	101.322	101.197	101.072	101.072
2.750	101.894	101.769	101.644	101.644
2.875	102.228	102.103	101.978	101.978
3.000	102.603	102.478	102.353	102.353
3.125	102.113	101.988	101.863	101.863
3.250	102.556	102.431	102.306	102.306
3.375	102.874	102.749	102.624	102.624
3.500	103.087	102.962	102.837	102.837
3.625	103.358	103.233	103.108	103.108
3.750	103.256	103.131	103.006	103.006
3.875	103.148	103.023	102.898	102.898
4.000	103.493	103.368	103.243	103.243
4.125	103.121	102.996	102.871	102.871

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
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
<= 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)				
	<=60	60.01 - 70	70.01 - 75	75.01 - 80
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

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

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

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WesLend Government										
8000-99 8100-99					8300-99					FHA / VA LOAN LEVEL ADJUSTMENTS
FHA/VA 25/30 Yr Fixed					FHA/VA 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
1.750		96.821	96.696	96.571	1.750					
1.875		97.283	97.158	97.033	1.875					
2.000		97.755	97.630	97.505	2.000					
2.125		98.226	98.101	97.976	2.125					
2.250		100.511	100.386	100.261	2.250		100.476	100.351	100.226	
2.375		100.984	100.859	100.734	2.375		100.662	100.537	100.412	
2.500		101.455	101.330	101.205	2.500		100.689	100.564	100.439	
2.625		101.816	101.691	101.566	2.625		100.873	100.748	100.623	
2.750		102.612	102.487	102.362	2.750		101.626	101.501	101.376	
2.875		103.037	102.912	102.787	2.875		101.993	101.868	101.743	
3.000		103.504	103.379	103.254	3.000		102.300	102.175	102.050	
3.125		103.919	103.794	103.669	3.125		102.599	102.474	102.349	
3.250		104.500	104.375	104.250	3.250		102.955	102.830	102.705	
3.375		104.106	103.981	103.856	3.375		103.416	103.291	103.166	
3.500		104.671	104.546	104.421	3.500		103.885	103.760	103.635	
3.625		104.911	104.786	104.661	3.625		104.360	104.235	104.110	
3.750		105.380	105.255	105.130	3.750		103.743	103.618	103.493	
3.875		105.542	105.417	105.292	3.875		104.211	104.086	103.961	
4.000		105.250	105.125	105.000	4.000		104.679	104.554	104.429	
4.125		105.885	105.760	105.635	4.125		105.151	105.026	104.901	

FICO Adjustments	
680 - 699	0.000
660-679	-0.250
640-659	-1.000
Government Adjusters	
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000
VA	-0.250
Manufactured	-10.000
Ln Amt <=110K	-0.500
VA IRRRL N/O/O	-1.000
Self - Employed	-1.000
>4 Properties	-0.500

*FHA ONLY

Streamline/IRRRL Product Codes			
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL

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

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



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

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WesLend Government																																								
8033-99 6033-99					8333-99 6333-99					FHA / VA HB LOAN LEVEL ADJUSTMENTS																														
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance																																			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																															
2.750		100.713	100.588	100.463	2.750		101.257	101.132	101.007	<table border="1"> <thead> <tr><th colspan="2">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>680 - 699</td><td>0.000</td></tr> <tr><td>660-679</td><td>-0.250</td></tr> <tr><td>640-659</td><td>-1.000</td></tr> <tr><th colspan="2">Government Adjusters</th></tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>-0.250</td></tr> <tr><td>Manufactured</td><td>-10.000</td></tr> <tr><td>Ln Amt <=110K</td><td>-0.500</td></tr> <tr><td>VA IRRL N/O/O</td><td>-1.000</td></tr> <tr><td>Self - Employed</td><td>-1.000</td></tr> <tr><td>>4 Properties</td><td>-0.500</td></tr> <tr><td colspan="2" style="text-align: center;">*FHA ONLY</td></tr> </tbody> </table>	FICO Adjustments		680 - 699	0.000	660-679	-0.250	640-659	-1.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-10.000	Ln Amt <=110K	-0.500	VA IRRL N/O/O	-1.000	Self - Employed	-1.000	>4 Properties	-0.500	*FHA ONLY	
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VA IRRL N/O/O	-1.000																																							
Self - Employed	-1.000																																							
>4 Properties	-0.500																																							
*FHA ONLY																																								
2.875		101.159	101.034	100.909	2.875		101.323	101.198	101.073																															
3.000		101.594	101.469	101.344	3.000		101.368	101.243	101.118																															
3.125		102.015	101.890	101.765	3.125		101.395	101.270	101.145																															
3.250		102.425	102.300	102.175	3.250		102.310	102.185	102.060																															
3.375		102.096	101.971	101.846	3.375		102.339	102.214	102.089																															
3.500		102.506	102.381	102.256	3.500		102.300	102.175	102.050																															
3.625		102.902	102.777	102.652	3.625		102.295	102.170	102.045																															
3.750		103.287	103.162	103.037	3.750		103.049	102.924	102.799																															
3.875		102.148	102.023	101.898	3.875		103.054	102.929	102.804																															
4.000		102.045	101.920	101.795	4.000		103.059	102.934	102.809																															
4.125		102.575	102.450	102.325	4.125		103.064	102.939	102.814																															
4.250		100.766	100.641	100.516	4.250																																			
4.375		101.311	101.186	101.061	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

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

WesLend Government ARM

8700-99 FHA 5/1 ARM					6700-99 VA 5/1 ARM					GOVERNMENT ARM PRICE ADJUSTMENTS																										
Margin 2.000					Margin 2.000																															
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																											
2.750		91.837	91.712	91.587	2.750		91.837	91.712	91.587	<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																																			
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Manufactured	-10.000																																			
Ln Amt <=110K	-0.500																																			
Self - Employed	-1.000																																			
>4 Properties	-0.500																																			
2.875		92.071	91.946	91.821	2.875		92.071	91.946	91.821																											
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

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FHLMC-FNMA SPECIFIC PRODUCTS

1021-00 1024-00 Home Ready 30 Yr Fixed					1022-00 1028-00 Home Possible 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250		96.240	96.115	95.990	2.250		96.240	96.115	95.990
2.375		96.989	96.864	96.739	2.375		96.989	96.864	96.739
2.500		97.632	97.507	97.382	2.500		97.632	97.507	97.382
2.625		98.455	98.330	98.205	2.625		98.455	98.330	98.205
2.750		99.233	99.108	98.983	2.750		99.233	99.108	98.983
2.875		99.986	99.861	99.736	2.875		99.986	99.861	99.736
3.000		100.701	100.576	100.451	3.000		100.701	100.576	100.451
3.125		101.292	101.167	101.042	3.125		101.292	101.167	101.042
3.250		101.768	101.643	101.518	3.250		101.768	101.643	101.518
3.375		102.393	102.268	102.143	3.375		102.393	102.268	102.143
3.500		102.827	102.702	102.577	3.500		102.827	102.702	102.577
3.625		103.292	103.167	103.042	3.625		103.292	103.167	103.042
3.750		103.832	103.707	103.582	3.750		103.832	103.707	103.582
3.875		104.306	104.181	104.056	3.875		104.306	104.181	104.056
4.000		104.669	104.544	104.419	4.000		104.669	104.544	104.419
4.125		104.966	104.841	104.716	4.125		104.966	104.841	104.716
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

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Effective: 4/2/21 9:40 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		96.186			2.500		98.854			Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE: 101.575 Loan Amount < \$700,000 (.500)
2.625		96.833			2.625		99.252			
2.750		97.455			2.750		99.591			
2.875		98.063			2.875		99.914			
3.000		98.727			3.000		100.211			
3.125		99.135			3.125		100.453			
3.250		99.532			3.250		100.641			
3.375		99.901			3.375		100.806			
3.500		100.282			3.500		100.931			
3.625		100.604			3.625		101.004			
3.750		100.882			3.750		101.029			
3.875		101.101								
4.000		101.286								
4.125		101.440								
4.250		101.563								
4.375		101.653								
4.500		101.716								
4.625		101.747								

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

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Effective: 4/2/21 9:40 AM

lenox Jumbo

3067-49 Sapphire Jumbo 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day
2.500		96.186		
2.625		96.833		
2.750		97.455		
2.875		98.063		
3.000		98.727		
3.125		99.135		
3.250		99.532		
3.375		99.901		
3.500		100.282		
3.625		100.604		
3.750		100.882		
3.875		101.101		
4.000		101.286		
4.125		101.440		
4.250		101.563		
4.375		101.653		
4.500		101.716		
4.625		101.747		

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Lock Cutoff: 3:30 PM PST

MUST BE UW APPROVED TO LOCK

MAX PRICE: 101.575

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

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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	0.1000	(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 Co Opp	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