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**Lock Expiration Dates**

|        |           |
|--------|-----------|
| 15 day | 4/4/2019  |
| 30 day | 4/19/2019 |
| 45 day | 5/4/2019  |
| 60 day | 5/19/2019 |

**Lender Fees Are Not Included In Pricing**

[www.weslendwholesale.com](http://www.weslendwholesale.com)

**CLICK ON "ONLINE FORMS"**

**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 4:30 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.

**Extension Policies**

- Locks must be extended on or before the lock expiration date by the lock cut-off time. Per diem, 7, 10, or 15 day extensions are available.
- See specific Program for extension cost and terms available. Extension requests should be emailed to [Lockdesk@weslend.com](mailto:Lockdesk@weslend.com)
- Expired locks are subject to worst case pricing within 30 days of lock expiration. Reforelock fee on expired locks are .125% (Fees may vary for Non Agency Programs/All Arm programs)

**Fee Buyout Option Price Adjustor**

|           |           |             |             |             |             |             |             |             |                 |
|-----------|-----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------|
| \$60-100k | >100-125k | >\$125-150k | >\$150-175k | >\$175-200k | >\$200-250k | >\$250-300k | >\$300-350k | >\$350-500k | >\$500-726,525k |
| 1.625     | 1.000     | 0.776       | 0.647       | 0.554       | 0.435       | 0.338       | 0.373       | 0.327       | 0.194           |

Loan Amounts Greater than \$679,650 require fees to be charged on the back end.

| Contact Numbers | Phone #                                      | Email Address  |
|-----------------|--|--|
| Main            | (877) 945-4105                               | <a href="mailto:info@weslend.com">info@weslend.com</a>         |
| Submissions     | (877) 945-4105 X 1                           |  |
| Broker Support  | (877) 945-4105 X 8                           | <a href="mailto:support@weslend.com">support@weslend.com</a>   |
| Lock Desk       | Ph: (877) 945-4105 X 3<br>Fx: (949) 313-1741 | <a href="mailto:lockdesk@weslend.com">lockdesk@weslend.com</a> |

***Rates are subject to change without notice!***  
**Lender fees are not applicable if you select the Lender Fee Buyout.**

Conv. FHA, VA & USDA Fee Sheet: [www.weslendwholesale.com](http://www.weslendwholesale.com) and click Online Forms - Resources

## WESLEND CHOICE CONFORMING AND HIGH BALANCE FIXED RATE PROGRAMS



\*\* Pricing is Borrower Paid. To view your contracted Lender-Paid Compensation rates and pricing, please use Pricer feature @ [www.WeslendWholesale.com](http://www.WeslendWholesale.com)

| 1000-99<br>1001-99                   |         |         |         | 1300-99<br>1301-99                   |         |         |         | 1400-99<br>1401-99                   |         |         |         |
|--------------------------------------|---------|---------|---------|--------------------------------------|---------|---------|---------|--------------------------------------|---------|---------|---------|
| DU Fixed 30 Year<br>LP Fixed 30 Year |         |         |         | DU Fixed 15 Year<br>LP Fixed 15 Year |         |         |         | DU Fixed 10 Year<br>LP Fixed 10 Year |         |         |         |
| Rate                                 | 15 Day  | 30 Day  | 45 day  | Rate                                 | 15 Day  | 30 Day  | 45 day  | Rate                                 | 15 Day  | 30 Day  | 45 day  |
| 4.000                                | (0.935) | (0.817) | (0.817) | 3.500                                | (0.983) | (0.927) | (0.927) | 3.500                                | (0.809) | (0.751) | (0.751) |
| 4.125                                | (1.216) | (1.135) | (1.135) | 3.625                                | (1.440) | (1.384) | (1.384) | 3.625                                | (1.260) | (1.202) | (1.202) |
| 4.250                                | (1.771) | (1.756) | (1.693) | 3.750                                | (1.698) | (1.615) | (1.615) | 3.750                                | (1.810) | (1.751) | (1.751) |
| 4.375                                | (2.412) | (2.289) | (2.289) | 3.875                                | (2.260) | (2.177) | (2.177) | 3.875                                | (2.165) | (2.106) | (2.106) |
| 4.500                                | (2.940) | (2.820) | (2.820) | 4.000                                | (2.623) | (2.564) | (2.564) | 4.000                                | (2.489) | (2.429) | (2.429) |
| 4.625                                | (3.144) | (3.046) | (3.046) | 4.125                                | (3.097) | (3.000) | (3.000) | 4.125                                | (2.867) | (2.803) | (2.803) |
| 4.750                                | (3.501) | (3.365) | (3.352) | 4.250                                | (3.424) | (3.354) | (3.354) | 4.250                                | (3.240) | (3.168) | (3.168) |
| 4.875                                | (4.063) | (3.916) | (3.916) | 4.375                                | (3.907) | (3.838) | (3.838) | 4.375                                | (3.731) | (3.658) | (3.658) |
| 5.000                                | (4.366) | (4.216) | (4.216) | 4.500                                | (3.932) | (3.862) | (3.862) | 4.500                                | (3.769) | (3.696) | (3.696) |
| 5.125                                | (4.498) | (4.367) | (4.367) | 4.625                                | (4.018) | (3.938) | (3.938) | 4.625                                | (3.745) | (3.672) | (3.672) |
| 5.250                                | (4.888) | (4.872) | (4.810) | 4.750                                | (4.271) | (4.191) | (4.191) | 4.750                                | (4.028) | (3.948) | (3.948) |
| 5.375                                | (5.265) | (5.115) | (5.062) | 4.875                                | (4.372) | (4.292) | (4.292) | 4.875                                | (4.129) | (4.049) | (4.049) |
| 5.500                                | (5.572) | (5.380) | (5.380) | 5.000                                | (4.449) | (4.434) | (4.434) |                                      |         |         |         |
| 5.625                                | (5.733) | (5.612) | (5.612) | 5.125                                | (4.467) | (4.411) | (4.411) |                                      |         |         |         |
| 5.750                                | (5.915) | (5.826) | (5.796) |                                      |         |         |         |                                      |         |         |         |
| 5.875                                | (6.118) | (6.071) | (6.008) |                                      |         |         |         |                                      |         |         |         |

| 1200-99<br>1201-99                   |         |         |         | 1033-99             |         |         |         | 1333-99             |         |         |         |
|--------------------------------------|---------|---------|---------|---------------------|---------|---------|---------|---------------------|---------|---------|---------|
| DU Fixed 20 Year<br>LP Fixed 20 Year |         |         |         | DU 30 Year Fixed HB |         |         |         | DU 15 Year Fixed HB |         |         |         |
| Rate                                 | 15 Day  | 30 Day  | 45 day  | Rate                | 15 Day  | 30 Day  | 45 Day  | Rate                | 15 Day  | 30 Day  | 45 Day  |
| 4.000                                | (1.529) | (1.402) | (1.402) | 4.375               | (1.168) | (1.042) | (1.042) | 3.750               | (0.841) | (0.781) | (0.781) |
| 4.125                                | (1.845) | (1.811) | (1.751) | 4.500               | (1.694) | (1.574) | (1.574) | 3.875               | (1.358) | (1.278) | (1.278) |
| 4.250                                | (2.273) | (2.257) | (2.195) | 4.625               | (1.658) | (1.498) | (1.498) | 4.000               | (1.611) | (1.550) | (1.550) |
| 4.375                                | (2.711) | (2.695) | (2.633) | 4.750               | (1.813) | (1.711) | (1.663) | 4.125               | (1.918) | (1.856) | (1.856) |
| 4.500                                | (3.143) | (3.004) | (3.004) | 4.875               | (2.375) | (2.228) | (2.228) | 4.250               | (2.144) | (2.075) | (2.075) |
| 4.625                                | (3.526) | (3.463) | (3.414) | 5.000               | (2.678) | (2.528) | (2.528) | 4.375               | (2.510) | (2.441) | (2.441) |
| 4.750                                | (3.958) | (3.927) | (3.864) | 5.125               | (2.726) | (2.622) | (2.622) | 4.500               | (2.536) | (2.465) | (2.465) |
| 4.875                                | (4.406) | (4.375) | (4.313) | 5.250               | (2.852) | (2.837) | (2.774) | 4.625               | (2.512) | (2.441) | (2.441) |
| 5.000                                | (4.551) | (4.386) | (4.386) | 5.375               | (3.300) | (3.284) | (3.222) | 4.750               | (2.487) | (2.416) | (2.416) |
| 5.125                                | (4.867) | (4.819) | (4.757) | 5.500               | (3.572) | (3.458) | (3.458) | 4.875               | (2.461) | (2.390) | (2.390) |
| 5.250                                | (5.189) | (5.174) | (5.111) | 5.625               | (3.803) | (3.683) | (3.683) | 5.000               | (2.400) | (2.385) | (2.385) |
| 5.375                                | (5.466) | (5.450) | (5.388) | 5.750               | (3.705) | (3.606) | (3.606) | 5.125               | (2.378) | (2.361) | (2.361) |
| 5.500                                | (5.695) | (5.578) | (5.578) |                     |         |         |         |                     |         |         |         |
| 5.625                                | (5.840) | (5.720) | (5.720) |                     |         |         |         |                     |         |         |         |

| 1053-99          |         |         |         | 1353-99           |         |         |         | Highlights  |
|------------------|---------|---------|---------|-------------------|---------|---------|---------|---|
| 30 LP SuperConf. |         |         |         | 15 LP Super Conf. |         |         |         |   |
| Rate             | 15 Day  | 30 Day  | 45 Day  | Rate              | 15 Day  | 30 Day  | 45 Day  |   |
| 4.375            | (1.168) | (1.042) | (1.042) | 3.750             | (0.841) | (0.781) | (0.781) |  <ul style="list-style-type: none"> <li>• 1031 Exchange Transactions - Allowed</li> <li>• Age Related Deed Restrictions - Allowed</li> <li>• Impound Account - Required; LTV &gt; 80%</li> <li>• Unpermitted Additions - Allowed</li> <li>• Future Employment Income - Allowed</li> <li>• Third Party Processing Fee - Allowed</li> <li>• Transferred Appraisals - Not Allowed</li> <li>• Highlights vary between DU and LPA</li> </ul> <p style="font-size: small; margin-top: 10px;">See full guidelines for details</p>  |
| 4.500            | (1.694) | (1.574) | (1.574) | 3.875             | (1.358) | (1.278) | (1.278) |   |
| 4.625            | (1.658) | (1.498) | (1.498) | 4.000             | (1.611) | (1.550) | (1.550) |   |
| 4.750            | (1.813) | (1.711) | (1.663) | 4.125             | (1.918) | (1.856) | (1.856) |   |
| 4.875            | (2.375) | (2.228) | (2.228) | 4.250             | (2.144) | (2.075) | (2.075) |   |
| 5.000            | (2.678) | (2.528) | (2.528) | 4.375             | (2.510) | (2.441) | (2.441) |   |
| 5.125            | (2.726) | (2.622) | (2.622) | 4.500             | (2.536) | (2.465) | (2.465) |   |
| 5.250            | (2.852) | (2.837) | (2.774) | 4.625             | (2.512) | (2.441) | (2.441) |   |
| 5.375            | (3.300) | (3.284) | (3.222) | 4.750             | (2.487) | (2.416) | (2.416) |   |
| 5.500            | (3.572) | (3.458) | (3.458) | 4.875             | (2.461) | (2.390) | (2.390) |   |
| 5.625            | (3.803) | (3.683) | (3.683) | 5.000             | (2.400) | (2.385) | (2.385) |   |
| 5.750            | (3.705) | (3.606) | (3.606) | 5.125             | (2.378) | (2.361) | (2.361) |   |
| 5.875            | (3.500) | (3.453) | (3.390) |                   |         |         |         |   |

### CHOICE CONFORMING FIXED PRICE ADJUSTMENTS

| Risk Based Adjustments*   | <=60  | 60.01 - 70 | 70.01 - 75 | 75.01 - 80 | 80.01 - 85 | 85.01 - 90 | 90.01 - 95 | 95.01 - 97 |
|---|-------|------------|------------|------------|------------|------------|------------|------------|
| * Risk Based adjustments DO NOT apply to loan terms 15 year or less |       |            |            |            |            |            |            |            |
| 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      |

| Loan Feature Adjustments (all terms) | <=60  | 60.01 - 70 | 70.01 - 75 | 75.01 - 80 | 80.01 - 85 | 85.01 - 90 | 90.01 - 95 | 95.01 - 97 |
|--------------------------------------|-------|------------|------------|------------|------------|------------|------------|------------|
| Cashout Refi & Fico 620 - 639        | 0.625 | 1.625      | 1.625      | 3.125      | n/a        | n/a        | n/a        | n/a        |
| Cashout Refi & Fico 640 - 659        | 0.625 | 1.625      | 1.625      | 2.625      | n/a        | n/a        | n/a        | n/a        |
| Cashout Refi & Fico 660 - 679        | 0.625 | 1.125      | 1.125      | 1.875      | n/a        | n/a        | n/a        | n/a        |
| Cashout Refi & Fico 680 - 699        | 0.375 | 1.125      | 1.125      | 1.750      | n/a        | n/a        | n/a        | n/a        |
| Cashout Refi & Fico 700 - 719        | 0.375 | 1.000      | 1.000      | 1.125      | n/a        | n/a        | n/a        | n/a        |
| Cashout Refi & Fico 720 - 739        | 0.375 | 1.000      | 1.000      | 1.125      | n/a        | n/a        | n/a        | n/a        |
| Cashout Refi & Fico >=740            | 0.375 | 0.625      | 0.625      | 0.875      | n/a        | n/a        | n/a        | n/a        |
| HB C/O Refi (in addition to above)   | 1.000 | 1.000      | 1.000      | 1.000      | n/a        | n/a        | n/a        | n/a        |

| Below adjustments apply to all terms |         |         |         |         |         |         |         |         |
|--------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| \$60,000-\$100,000                   | 0.500   | 0.500   | 0.500   | 0.500   | 0.500   | 0.500   | 0.500   | 0.500   |
| \$100,001-\$125,000                  | 0.150   | 0.150   | 0.150   | 0.150   | 0.150   | 0.150   | 0.150   | 0.150   |
| \$125,001-\$275,000                  | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   |
| \$275,001-300,000                    | (0.100) | (0.100) | (0.100) | (0.100) | (0.100) | (0.100) | (0.100) | (0.100) |
| Investment Property                  | 2.125   | 2.125   | 2.125   | 3.375   | n/a     | n/a     | n/a     | n/a     |
| Attach Condo                         | 0.000   | 0.000   | 0.000   | 0.750   | 0.750   | 0.750   | 0.750   | 0.750   |
| 2 Units                              | 1.000   | 1.000   | 1.000   | 1.000   | 1.000   | n/a     | n/a     | n/a     |
| 3-4 Units                            | 1.000   | 1.000   | 1.000   | 1.000   | n/a     | n/a     | n/a     | n/a     |
| HighBal Purchase & R/T Refi          | 0.250   | 0.250   | 0.250   | 0.250   | 0.250   | 0.250   | 0.250   | 0.250   |

| Loans with Secondary Financing |  |  |  |  |  |       |  |  |
|--------------------------------|--|--|--|--|--|-------|--|--|
| All Loans with Sub 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 Self-Insured Pricing Adjustments: 30, 25, 20, 15 Yr Fixed, 5/1, 7/1, & 10/1 ARMs only |          |         |         |         |         |         |         |           |        |
|--|----------|---------|---------|---------|---------|---------|---------|-----------|--------|
| LTV  | Term     | 620-639 | 640-659 | 660-679 | 680-699 | 700-719 | 720-739 | 740 - 759 | >= 760 |
| <b>95.01 to 97%</b>  | 30/25 Yr | 8.530   | 7.830   | 7.220   | 5.480   | 4.420   | 3.730   | 2.980     | 2.160  |
|  | <=20 Yr  | 4.830   | 4.530   | 4.260   | 3.290   | 2.700   | 2.280   | 1.840     | 1.370  |
| <b>90.01 to 95%</b>  | 30/25 Yr | 5.830   | 5.480   | 5.160   | 3.940   | 3.210   | 2.750   | 2.220     | 1.600  |
|  | <=20 Yr  | 3.410   | 3.250   | 3.120   | 2.420   | 2.010   | 1.730   | 1.420     | 1.060  |
| <b>85.01 to 90%</b>  | 30/25 Yr | 4.420   | 4.220   | 4.060   | 3.010   | 2.490   | 2.080   | 1.680     | 1.200  |
|  | <=20 Yr  | 2.650   | 2.570   | 2.490   | 1.880   | 1.590   | 1.340   | 1.110     | 0.830  |
| <b>&lt;= 85%</b>   | 30/25 Yr | 1.620   | 1.570   | 1.520   | 1.130   | 0.970   | 0.830   | 0.720     | 0.590  |
|  | <=20 Yr  | 1.060   | 1.050   | 1.020   | 0.790   | 0.690   | 0.620   | 0.560     | 0.480  |
| <b>Rate &amp; Term Refi *</b>  |          | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000     | 0.000  |
| <b>Cashout Refi*</b>   |          | 1.800   | 1.650   | 1.500   | 1.050   | 0.850   | 0.700   | 0.600     | 0.540  |
| <b>Second Home*</b>  |          | 1.350   | 1.270   | 1.230   | 0.700   | 0.600   | 0.490   | 0.390     | 0.360  |
| <b>3-4 Units Property*</b>   |          | 2.630   | 2.000   | 1.900   | 1.750   | 1.500   | 1.330   | 1.190     | 1.020  |
| <b>Ln Amt &gt; \$726,525*</b>  |          | 2.100   | 1.800   | 1.500   | 1.200   | 0.900   | 0.750   | 0.660     | 0.600  |

\* These adjustments are in addition to the LPMI Fico-LTV Adjustments.

| 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    |
| 1012-99            | DU 30 Yr Fixed HB LPMI | 1054-99 | LP 30 Yr Fixed SC LPMI |
| 1312-99            | DU 15 Yr Fixed HB LPMI | 1354-99 | LP 15 Yr Fixed SC LPMI |

Max Lender Credit after adjustments: (4.250)  
 Min. Loan Amount \$60,000

**Lock Term to 45 Day Price**

60 Day 0.250

**Lock Extensions (per diem 0.025 per day)**

7 day 0.150  
 10 day 0.250  
 15 day 0.375

**Relock Fee 0.125**

## WESLEND SELECT CONFORMING AND HIGH BALANCE FIXED RATE PROGRAMS

\*\* Pricing is Borrower Paid. To view your contracted Lender-Paid Compensation rates and pricing, please use Pricer feature @ [www.WeslendWholesale.com](http://www.WeslendWholesale.com)


| 1000-05 DU Fixed 30 Year |         |         |         | 1300-05 DU Fixed 15 Year |         |         |         | 1400-05 DU Fixed 10 Year |         |         |         |
|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|
| 1001-05 LP Fixed 30 Year |         |         |         | 1301-05 LP Fixed 15 Year |         |         |         | 1401-05 LP Fixed 10 Year |         |         |         |
| Rate                     | 15 Day  | 30 Day  | 45 day  | Rate                     | 15 Day  | 30 Day  | 45 day  | Rate                     | 15 Day  | 30 Day  | 45 day  |
| 4.000                    | (1.283) | (1.283) | (1.221) | 3.250                    | (0.033) | (0.033) | 0.029   | 3.250                    | 0.767   | 0.767   | 0.829   |
| 4.125                    | (1.755) | (1.755) | (1.692) | 3.375                    | (0.403) | (0.403) | (0.341) | 3.375                    | 0.397   | 0.397   | 0.459   |
| 4.250                    | (2.004) | (2.004) | (1.926) | 3.500                    | (1.031) | (1.031) | (0.968) | 3.500                    | (0.231) | (0.231) | (0.168) |
| 4.375                    | (2.547) | (2.547) | (2.469) | 3.625                    | (1.211) | (1.211) | (1.164) | 3.625                    | (0.411) | (0.411) | (0.364) |
| 4.500                    | (2.988) | (2.988) | (2.910) | 3.750                    | (1.609) | (1.609) | (1.562) | 3.750                    | (0.809) | (0.809) | (0.762) |
| 4.625                    | (3.409) | (3.409) | (3.331) | 3.875                    | (2.012) | (2.012) | (1.950) | 3.875                    | (1.212) | (1.212) | (1.150) |
| 4.750                    | (3.539) | (3.539) | (3.445) | 4.000                    | (2.568) | (2.568) | (2.521) | 4.000                    | (1.768) | (1.768) | (1.721) |
| 4.875                    | (3.977) | (3.977) | (3.883) | 4.125                    | (2.815) | (2.815) | (2.752) | 4.125                    | (2.015) | (2.015) | (1.952) |
| 5.000                    | (4.373) | (4.373) | (4.279) | 4.250                    | (3.309) | (3.309) | (3.247) | 4.250                    | (2.509) | (2.509) | (2.447) |
| 5.125                    | (4.773) | (4.773) | (4.679) | 4.375                    | (3.528) | (3.528) | (3.465) | 4.375                    | (2.728) | (2.728) | (2.665) |
| 5.250                    | (4.815) | (4.815) | (4.737) | 4.500                    | (3.862) | (3.862) | (3.800) | 4.500                    | (3.062) | (3.062) | (3.000) |
| 5.375                    | (5.197) | (5.197) | (5.119) | 4.625                    | (3.929) | (3.929) | (3.867) | 4.625                    | (3.129) | (3.129) | (3.067) |
| 5.500                    | (5.527) | (5.527) | (5.449) | 4.750                    | (3.787) | (3.772) | (3.709) | 4.750                    | (2.987) | (2.972) | (2.909) |
| 5.625                    | (5.817) | (5.817) | (5.739) | 4.875                    | (4.084) | (4.068) | (4.006) | 4.875                    | (3.284) | (3.268) | (3.206) |
| 5.750                    | (5.981) | (5.966) | (5.872) |                          |         |         |         |                          |         |         |         |
| 5.875                    | (6.312) | (6.296) | (6.202) |                          |         |         |         |                          |         |         |         |

| 1200-05 DU Fixed 20 Year |         |         |         | 1033-05 DU 30 Year Fixed HB |         |         |         | 1333-05 DU 15 Year Fixed HB |         |         |         |
|--------------------------|---------|---------|---------|-----------------------------|---------|---------|---------|-----------------------------|---------|---------|---------|
| 1201-05 LP Fixed 20 Year |         |         |         |                             |         |         |         |                             |         |         |         |
| Rate                     | 15 Day  | 30 Day  | 45 day  | Rate                        | 15 Day  | 30 Day  | 45 Day  | Rate                        | 15 Day  | 30 Day  | 45 Day  |
| 4.000                    | (1.867) | (1.867) | (1.789) | 4.125                       | (1.035) | (1.035) | (0.972) | 3.750                       | (0.622) | (0.622) | (0.559) |
| 4.125                    | (2.325) | (2.325) | (2.247) | 4.250                       | (1.284) | (1.284) | (1.206) | 3.875                       | (1.062) | (1.062) | (1.000) |
| 4.250                    | (2.820) | (2.820) | (2.742) | 4.375                       | (1.827) | (1.827) | (1.749) | 4.000                       | (1.493) | (1.493) | (1.446) |
| 4.375                    | (3.287) | (3.287) | (3.209) | 4.500                       | (2.268) | (2.268) | (2.190) | 4.125                       | (1.865) | (1.865) | (1.802) |
| 4.500                    | (3.661) | (3.661) | (3.583) | 4.625                       | (2.689) | (2.689) | (2.611) | 4.250                       | (2.359) | (2.359) | (2.297) |
| 4.625                    | (3.994) | (3.994) | (3.913) | 4.750                       | (2.819) | (2.819) | (2.725) | 4.375                       | (2.578) | (2.578) | (2.515) |
| 4.750                    | (4.425) | (4.425) | (4.332) | 4.875                       | (3.257) | (3.257) | (3.163) | 4.500                       | (2.912) | (2.912) | (2.850) |
| 4.875                    | (4.850) | (4.850) | (4.757) | 5.000                       | (3.653) | (3.653) | (3.559) | 4.625                       | (2.979) | (2.979) | (2.917) |
| 5.000                    | (5.189) | (5.189) | (5.095) | 5.125                       | (4.053) | (4.053) | (3.959) | 4.750                       | (2.587) | (2.572) | (2.509) |
| 5.125                    | (5.516) | (5.516) | (5.422) | 5.250                       | (4.095) | (4.095) | (4.017) | 4.875                       | (2.884) | (2.868) | (2.806) |
| 5.250                    | (5.687) | (5.687) | (5.609) | 5.375                       | (4.477) | (4.477) | (4.399) |                             |         |         |         |
| 5.375                    | (6.071) | (6.071) | (5.993) |                             |         |         |         |                             |         |         |         |
| 5.500                    | (6.371) | (6.371) | (6.292) |                             |         |         |         |                             |         |         |         |
| 5.625                    | (6.634) | (6.634) | (6.556) |                             |         |         |         |                             |         |         |         |
| 5.750                    | (6.143) | (6.128) | (6.034) |                             |         |         |         |                             |         |         |         |
| 5.875                    | (6.487) | (6.471) | (6.377) |                             |         |         |         |                             |         |         |         |

| 1053-05 30 LP SuperConf. |         |         |         | 1353-05 15 LP Super Conf. |         |         |         | Highlights  |  |  |  |
|--------------------------|---------|---------|---------|---------------------------|---------|---------|---------|---|--|--|--|
| Rate                     | 15 Day  | 30 Day  | 45 Day  | Rate                      | 15 Day  | 30 Day  | 45 Day  |   |  |  |  |
| 4.125                    | (1.035) | (1.035) | (0.972) | 3.750                     | (0.622) | (0.622) | (0.559) | <ul style="list-style-type: none"> <li>1031 Exchange Transactions - Allowed</li> <li>Future Employment Income - Allowed</li> <li>Transferred Appraisals - Not Allowed</li> <li>Third Party Processing Fee - Not Allowed</li> <li>Deed Restrictions - Not Allowed</li> <li>Highlights vary between DU and LPA</li> </ul> |  |  |  |
| 4.250                    | (1.284) | (1.284) | (1.206) | 3.875                     | (1.062) | (1.062) | (1.000) |   |  |  |  |
| 4.375                    | (1.827) | (1.827) | (1.749) | 4.000                     | (1.493) | (1.493) | (1.446) |   |  |  |  |
| 4.500                    | (2.268) | (2.268) | (2.190) | 4.125                     | (1.865) | (1.865) | (1.802) |   |  |  |  |
| 4.625                    | (2.689) | (2.689) | (2.611) | 4.250                     | (2.359) | (2.359) | (2.297) |   |  |  |  |
| 4.750                    | (2.819) | (2.819) | (2.725) | 4.375                     | (2.578) | (2.578) | (2.515) |   |  |  |  |
| 4.875                    | (3.257) | (3.257) | (3.163) | 4.500                     | (2.912) | (2.912) | (2.850) |   |  |  |  |
| 5.000                    | (3.653) | (3.653) | (3.559) | 4.625                     | (2.979) | (2.979) | (2.917) |   |  |  |  |
| 5.125                    | (4.053) | (4.053) | (3.959) | 4.750                     | (2.587) | (2.572) | (2.509) |   |  |  |  |
| 5.250                    | (4.095) | (4.095) | (4.017) | 4.875                     | (2.884) | (2.868) | (2.806) |   |  |  |  |
| 5.375                    | (4.477) | (4.477) | (4.399) |                           |         |         |         |   |  |  |  |



See full guidelines for details

**SELECT CONFORMING FIXED PRICE ADJUSTMENTS**

| Risk Based Adjustments*   | <=60  | 60.01 - 70 | 70.01 - 75 | 75.01 - 80 | 80.01 - 85 | 85.01 - 90 | 90.01 - 95 | 95.01 - 97 |
|---|-------|------------|------------|------------|------------|------------|------------|------------|
| * Risk Based adjustments DO NOT apply to loan terms 15 year or less |       |            |            |            |            |            |            |            |
| 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      |

| Loan Feature Adjustments (all terms) | <=60  | 60.01 - 70 | 70.01 - 75 | 75.01 - 80 | 80.01 - 85 | 85.01 - 90 | 90.01 - 95 | 95.01 - 97 |
|--------------------------------------|-------|------------|------------|------------|------------|------------|------------|------------|
| Cashout Refi & Fico 620 - 639        | 0.625 | 1.625      | 1.625      | 3.125      | n/a        | n/a        | n/a        | n/a        |
| Cashout Refi & Fico 640 - 659        | 0.625 | 1.625      | 1.625      | 2.625      | n/a        | n/a        | n/a        | n/a        |
| Cashout Refi & Fico 660 - 679        | 0.625 | 1.125      | 1.125      | 1.875      | n/a        | n/a        | n/a        | n/a        |
| Cashout Refi & Fico 680 - 699        | 0.375 | 1.125      | 1.125      | 1.750      | n/a        | n/a        | n/a        | n/a        |
| Cashout Refi & Fico 700 - 719        | 0.375 | 1.000      | 1.000      | 1.125      | n/a        | n/a        | n/a        | n/a        |
| Cashout Refi & Fico 720 - 739        | 0.375 | 1.000      | 1.000      | 1.125      | n/a        | n/a        | n/a        | n/a        |
| Cashout Refi & Fico >=740            | 0.375 | 0.625      | 0.625      | 0.875      | n/a        | n/a        | n/a        | n/a        |
| HB C/O Refi (in addition to above)   | 1.000 | 1.000      | 1.000      | 1.000      | n/a        | n/a        | n/a        | n/a        |

| Below adjustments apply to all terms |         |         |         |         |         |         |         |         |
|--------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| \$60,000-\$100,000                   | 0.500   | 0.500   | 0.500   | 0.500   | 0.500   | 0.500   | 0.500   | 0.500   |
| \$100,001-\$125,000                  | 0.150   | 0.150   | 0.150   | 0.150   | 0.150   | 0.150   | 0.150   | 0.150   |
| \$125,001 + \$275,000                | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   |
| \$275,001-\$300,000                  | (0.100) | (0.100) | (0.100) | (0.100) | (0.100) | (0.100) | (0.100) | (0.100) |
| Investment Property                  | 2.125   | 2.125   | 2.125   | 3.375   | n/a     | n/a     | n/a     | n/a     |
| Attach Condo term > 180              | 0.000   | 0.000   | 0.000   | 0.750   | 0.750   | 0.750   | 0.750   | 0.750   |
| LTV >90%                             | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.125   | 0.125   |
| 2 Units                              | 1.000   | 1.000   | 1.000   | 1.000   | 1.000   | n/a     | n/a     | n/a     |
| 3-4 Units                            | 1.000   | 1.000   | 1.000   | 1.000   | n/a     | n/a     | n/a     | n/a     |
| HighBal Purchase & R/T Refi          | 0.250   | 0.250   | 0.250   | 0.250   | 0.250   | 0.250   | 0.250   | 0.250   |

| Loans with Secondary Financing |                   |           |            |
|--------------------------------|-------------------|-----------|------------|
| LTV Range                      | CLTV Range        | Fico <720 | Fico >=720 |
| ≤ 75.00%                       | ≤ 80.00%          | 0.375%    | 0.375%     |
| ≤ 65.00%                       | > 80.00% ≤ 95.00% | 0.875%    | 0.625%     |
| > 65.00 ≤ 75.00%               | > 80.00% ≤ 95.00% | 1.125%    | 0.875%     |
| > 75.00% ≤ 90.00%              | > 76.00% ≤ 90.00% | 1.375%    | 1.125%     |
| > 75.00% ≤ 95.00%              | > 90.00% ≤ 95.00% | 1.375%    | 1.125%     |
| ≤ 95.00%                       | > 95.00% ≤ 97.00% | 1.875%    | 1.875%     |

| LPMI Self-Insured Pricing Adjustments: 30, 25, 20, 15 Yr Fixed, 5/1, 7/1, & 10/1 ARMs only |          |         |         |         |         |         |         |           |        |
|--|----------|---------|---------|---------|---------|---------|---------|-----------|--------|
| LTV  | Term     | 620-639 | 640-659 | 660-679 | 680-699 | 700-719 | 720-739 | 740 - 759 | >= 760 |
| 95.01 to 97%   | 30/25 Yr | 8.530   | 7.830   | 7.220   | 5.480   | 4.420   | 3.730   | 2.980     | 2.160  |
|  | <=20 Yr  | 4.830   | 4.530   | 4.260   | 3.290   | 2.700   | 2.280   | 1.840     | 1.370  |
| 90.01 to 95%   | 30/25 Yr | 5.830   | 5.480   | 5.160   | 3.940   | 3.210   | 2.750   | 2.220     | 1.600  |
|  | <=20 Yr  | 3.410   | 3.250   | 3.120   | 2.420   | 2.010   | 1.730   | 1.420     | 1.060  |
| 85.01 to 90%   | 30/25 Yr | 4.420   | 4.220   | 4.060   | 3.010   | 2.490   | 2.080   | 1.680     | 1.200  |
|  | <=20 Yr  | 2.650   | 2.570   | 2.490   | 1.880   | 1.590   | 1.340   | 1.110     | 0.830  |
| ≤ 85%  | 30/25 Yr | 1.620   | 1.570   | 1.520   | 1.130   | 0.970   | 0.830   | 0.720     | 0.590  |
|  | <=20 Yr  | 1.060   | 1.050   | 1.020   | 0.790   | 0.690   | 0.620   | 0.560     | 0.480  |
| Rate & Term Refi *   |          | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000     | 0.000  |
| Cashout Refi*  |          | 1.800   | 1.650   | 1.500   | 1.050   | 0.850   | 0.700   | 0.600     | 0.540  |
| Second Home*   |          | 1.350   | 1.270   | 1.230   | 0.700   | 0.600   | 0.490   | 0.390     | 0.360  |
| 3-4 Units Property*  |          | 2.630   | 2.000   | 1.900   | 1.750   | 1.500   | 1.330   | 1.190     | 1.020  |
| Ln Amt > \$726,525*  |          | 2.100   | 1.800   | 1.500   | 1.200   | 0.900   | 0.750   | 0.660     | 0.600  |

\* These adjustments are in addition to the LPMI Fico-LTV Adjustments.

Max Lender Credit after adjustments: (4.250)  
Min. Loan Amount \$60,000

| LPMI Product Codes |                        |         |                        |
|--------------------|------------------------|---------|------------------------|
| 1011-05            | DU 30 Yr Fixed LPMI    | 1020-05 | LP 30 Yr Fixed LPMI    |
| 1111-05            | DU 25 Yr Fixed LPMI    | 1120-05 | LP 25 Yr Fixed LPMI    |
| 1211-05            | DU 20 Yr Fixed LPMI    | 1220-05 | LP 20 Yr Fixed LPMI    |
| 1311-05            | DU 15 Yr Fixed LPMI    | 1320-05 | LP 15 Yr Fixed LPMI    |
| 1012-05            | DU 30 Yr Fixed HB LPMI | 1054-05 | LP 30 Yr Fixed SC LPMI |
| 1312-05            | DU 15 Yr Fixed HB LPMI | 1354-05 | LP 15 Yr Fixed SC LPMI |

**Lock Term to 45 Day Price**

60 Day 0.250

**Lock Extensions (per diem 0.025 per day)**

7 day 0.150

10 day 0.250

15 day 0.375

Relock Fee 0.125

## WESLEND AGENCY CONFORMING AND HIGH BALANCE FIXED RATE PROGRAMS

\*\* Pricing is Borrower Paid. To view your contracted Lender-Paid Compensation rates and pricing, please use Pricer feature @ [www.WeslendWholesale.com](http://www.WeslendWholesale.com)

| 1000-01 DU Fixed 30 Year |         |         |         | 1300-01 DU Fixed 15 Year |         |         |         | 1400-01 DU Fixed 10 Year |         |         |         |
|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|
| Rate                     | 15 Day  | 30 Day  | 45 day  | Rate                     | 15 Day  | 30 Day  | 45 day  | Rate                     | 15 Day  | 30 Day  | 45 day  |
| 4.000                    | (0.840) | (0.807) | (0.779) | 3.500                    | (0.922) | (0.903) | (0.880) | 3.250                    | (0.360) | (0.348) | (0.325) |
| 4.125                    | (1.279) | (1.244) | (1.215) | 3.625                    | (1.374) | (1.351) | (1.328) | 3.375                    | (0.705) | (0.689) | (0.666) |
| 4.250                    | (1.747) | (1.706) | (1.670) | 3.750                    | (1.755) | (1.726) | (1.695) | 3.500                    | (1.190) | (1.171) | (1.148) |
| 4.375                    | (2.277) | (2.234) | (2.199) | 3.875                    | (2.175) | (2.142) | (2.111) | 3.625                    | (1.656) | (1.632) | (1.610) |
| 4.500                    | (2.766) | (2.720) | (2.685) | 4.000                    | (2.610) | (2.573) | (2.543) | 3.750                    | (2.373) | (2.344) | (2.314) |
| 4.625                    | (3.169) | (3.122) | (3.086) | 4.125                    | (3.034) | (2.993) | (2.963) | 3.875                    | (2.605) | (2.572) | (2.542) |
| 4.750                    | (3.388) | (3.334) | (3.292) | 4.250                    | (3.431) | (3.386) | (3.356) | 4.000                    | (2.912) | (2.875) | (2.844) |
| 4.875                    | (3.835) | (3.779) | (3.736) | 4.375                    | (3.839) | (3.791) | (3.760) | 4.125                    | (3.313) | (3.273) | (3.242) |
| 5.000                    | (4.257) | (4.199) | (4.156) | 4.500                    | (4.268) | (4.216) | (4.186) | 4.250                    | (3.696) | (3.651) | (3.621) |
| 5.125                    | (4.548) | (4.488) | (4.445) | 4.625                    | (4.145) | (4.089) | (4.059) | 4.375                    | (4.091) | (4.042) | (4.012) |
| 5.250                    | (4.876) | (4.814) | (4.771) | 4.750                    | (4.352) | (4.292) | (4.262) | 4.500                    | (4.524) | (4.472) | (4.441) |
| 5.375                    | (5.215) | (5.151) | (5.108) | 4.875                    | (4.597) | (4.533) | (4.503) | 4.625                    | (4.226) | (4.170) | (4.139) |
| 5.500                    | (5.461) | (5.395) | (5.352) | 5.000                    | (4.735) | (4.668) | (4.638) | 4.750                    | (4.373) | (4.313) | (4.283) |
| 5.625                    | (5.670) | (5.602) | (5.559) |                          |         |         |         | 4.875                    | (4.609) | (4.545) | (4.515) |
| 5.750                    | (6.201) | (6.126) | (6.076) |                          |         |         |         | 5.000                    | (4.742) | (4.674) | (4.644) |
| 5.875                    | (6.441) | (6.364) | (6.315) |                          |         |         |         |                          |         |         |         |

| 1001-01 LP Fixed 30 Year |         |         |         | 1301-01 LP Fixed 15 Year |         |         |         | 1200-01 DU Fixed 20 Year |         |         |         |
|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|
| Rate                     | 15 Day  | 30 Day  | 45 day  | Rate                     | 15 Day  | 30 Day  | 45 day  | Rate                     | 15 Day  | 30 Day  | 45 day  |
| 3.625                    | 0.603   | 0.623   | 0.645   | 3.500                    | (0.828) | (0.802) | (0.782) | 3.875                    | (1.006) | (0.975) | (0.947) |
| 3.750                    | 0.027   | 0.047   | 0.068   | 3.625                    | (1.398) | (1.374) | (1.354) | 4.000                    | (1.365) | (1.330) | (1.299) |
| 3.875                    | (0.629) | (0.612) | (0.590) | 3.750                    | (1.839) | (1.817) | (1.797) | 4.125                    | (1.901) | (1.862) | (1.826) |
| 4.000                    | (1.135) | (1.122) | (1.100) | 3.875                    | (2.371) | (2.353) | (2.333) | 4.250                    | (2.406) | (2.364) | (2.329) |
| 4.125                    | (1.432) | (1.382) | (1.343) | 4.000                    | (2.696) | (2.672) | (2.635) | 4.375                    | (2.822) | (2.779) | (2.744) |
| 4.250                    | (2.072) | (2.027) | (1.988) | 4.125                    | (3.153) | (3.134) | (3.097) | 4.500                    | (3.240) | (3.194) | (3.159) |
| 4.375                    | (2.680) | (2.642) | (2.603) | 4.250                    | (3.483) | (3.465) | (3.428) | 4.625                    | (3.579) | (3.527) | (3.485) |
| 4.500                    | (3.147) | (3.118) | (3.079) | 4.375                    | (3.897) | (3.876) | (3.839) | 4.750                    | (4.070) | (4.016) | (3.973) |
| 4.625                    | (3.250) | (3.219) | (3.162) | 4.500                    | (3.514) | (3.367) | (3.311) | 4.875                    | (4.482) | (4.426) | (4.384) |
| 4.750                    | (3.832) | (3.817) | (3.760) | 4.625                    | (3.998) | (3.851) | (3.795) | 5.000                    | (4.780) | (4.722) | (4.679) |
| 4.875                    | (4.339) | (4.325) | (4.268) | 4.750                    | (4.342) | (4.199) | (4.143) | 5.125                    | (5.005) | (4.945) | (4.903) |
| 5.000                    | (4.583) | (4.574) | (4.517) |                          |         |         |         | 5.250                    | (5.434) | (5.372) | (5.329) |
| 5.125                    | (4.753) | (4.732) | (4.657) |                          |         |         |         | 5.375                    | (5.613) | (5.548) | (5.506) |
|                          |         |         |         |                          |         |         |         | 5.500                    | (5.801) | (5.735) | (5.692) |
|                          |         |         |         |                          |         |         |         | 5.625                    | (5.937) | (5.869) | (5.826) |
|                          |         |         |         |                          |         |         |         | 5.750                    | (6.191) | (6.117) | (6.067) |
|                          |         |         |         |                          |         |         |         | 5.875                    | (6.382) | (6.305) | (6.256) |

| 1201-01 LP Fixed 20 Year |         |         |         | 1033-01 DU 30 Year Fixed HB |         |         |         | 1333-01 DU 15 Year Fixed HB |         |         |         |
|--------------------------|---------|---------|---------|-----------------------------|---------|---------|---------|-----------------------------|---------|---------|---------|
| Rate                     | 15 Day  | 30 Day  | 45 day  | Rate                        | 15 Day  | 30 Day  | 45 Day  | Rate                        | 15 Day  | 30 Day  | 45 Day  |
| 3.500                    | 0.605   | 0.655   | 0.676   | 4.375                       | (1.166) | (1.122) | (1.087) | 3.750                       | (0.977) | (0.948) | (0.918) |
| 3.625                    | (0.186) | (0.135) | (0.115) | 4.500                       | (1.674) | (1.629) | (1.594) | 3.875                       | (1.362) | (1.329) | (1.299) |
| 3.750                    | (0.588) | (0.536) | (0.516) | 4.625                       | (1.976) | (1.928) | (1.893) | 4.000                       | (1.722) | (1.685) | (1.655) |
| 3.875                    | (1.184) | (1.134) | (1.113) | 4.750                       | (2.201) | (2.151) | (2.116) | 4.125                       | (2.055) | (2.015) | (1.984) |
| 4.000                    | (1.884) | (1.838) | (1.817) | 4.875                       | (2.717) | (2.662) | (2.619) | 4.250                       | (2.325) | (2.281) | (2.250) |
| 4.125                    | (2.144) | (2.063) | (2.024) | 5.000                       | (3.204) | (3.146) | (3.104) | 4.375                       | (2.606) | (2.558) | (2.527) |
| 4.250                    | (2.614) | (2.536) | (2.498) | 5.125                       | (3.147) | (3.088) | (3.045) | 4.500                       | (2.901) | (2.849) | (2.819) |
| 4.375                    | (3.037) | (2.960) | (2.922) | 5.250                       | (3.612) | (3.549) | (3.507) | 4.625                       | (2.358) | (2.302) | (2.272) |
| 4.500                    | (3.455) | (3.383) | (3.345) | 5.375                       | (3.739) | (3.675) | (3.633) | 4.750                       | (2.501) | (2.441) | (2.411) |
| 4.625                    | (3.811) | (3.749) | (3.693) | 5.500                       | (4.167) | (4.101) | (4.058) | 4.875                       | (2.672) | (2.608) | (2.578) |
| 4.750                    | (4.335) | (4.278) | (4.222) | 5.625                       | (4.131) | (4.062) | (4.020) | 5.000                       | (2.761) | (2.693) | (2.663) |
| 4.875                    | (4.735) | (4.680) | (4.624) | 5.750                       | (4.339) | (4.269) | (4.226) |                             |         |         |         |
| 5.000                    | (4.926) | (4.873) | (4.817) | 5.875                       | (4.064) | (3.987) | (3.937) |                             |         |         |         |
| 5.125                    | (5.156) | (5.071) | (4.997) |                             |         |         |         |                             |         |         |         |
| 5.250                    | (5.498) | (5.415) | (5.342) |                             |         |         |         |                             |         |         |         |
| 5.375                    | (5.722) | (5.641) | (5.568) |                             |         |         |         |                             |         |         |         |
| 5.500                    | (5.924) | (5.847) | (5.772) |                             |         |         |         |                             |         |         |         |

| 1053-01 30 LP SuperConf. |         |         |         | 1353-01 15 LP Super Conf. |         |         |         |
|--------------------------|---------|---------|---------|---------------------------|---------|---------|---------|
| Rate                     | 15 Day  | 30 Day  | 45 Day  | Rate                      | 15 Day  | 30 Day  | 45 Day  |
| 4.250                    | (1.073) | (1.028) | (0.989) | 3.750                     | (1.031) | (1.009) | (0.989) |
| 4.375                    | (1.681) | (1.643) | (1.604) | 3.875                     | (1.562) | (1.544) | (1.524) |
| 4.500                    | (2.148) | (2.119) | (2.080) | 4.000                     | (1.388) | (1.364) | (1.327) |
| 4.625                    | (1.785) | (1.754) | (1.697) | 4.125                     | (1.846) | (1.826) | (1.789) |
| 4.750                    | (2.367) | (2.352) | (2.295) | 4.250                     | (2.175) | (2.157) | (2.120) |
| 4.875                    | (2.875) | (2.861) | (2.804) | 4.375                     | (2.589) | (2.568) | (2.531) |
| 5.000                    | (3.119) | (3.110) | (3.053) | 4.500                     | (1.608) | (1.461) | (1.405) |
| 5.125                    | (2.934) | (2.913) | (2.838) | 4.625                     | (2.092) | (1.945) | (1.889) |
| 5.250                    | (3.315) | (3.300) | (3.226) | 4.750                     | (2.436) | (2.293) | (2.237) |
| 5.375                    | (3.658) | (3.650) | (3.575) |                           |         |         |         |
| 5.500                    | (3.888) | (3.886) | (3.811) |                           |         |         |         |
| 5.625                    | (3.142) | (3.098) | (3.005) |                           |         |         |         |
| 5.750                    | (3.537) | (3.499) | (3.406) |                           |         |         |         |

### Highlights



- 1031 Exchange Transactions - Allowed
- Age Related Deed Restrictions - Allowed
- Student Loan Refinance - Allowed
- Non-Traditional Credit - Allowed
- Unpermitted Additions - Allowed
- Transferred Appraisals - Allowed
- Third Party Processing Fee - Allowed
- Highlights vary between DU and LPA

See full guidelines for details

| AGENCY CONFORMING FIXED PRICE ADJUSTMENTS  |                        |                   |                   |                     |                        |                      |                   |                   |                  |
|--|------------------------|-------------------|-------------------|---------------------|------------------------|----------------------|-------------------|-------------------|------------------|
| Risk Based Adjustments*  | <=60                   | 60.01 - 70        | 70.01 - 75        | 75.01 - 80          | 80.01 - 85             | 85.01 - 90           | 90.01 - 95        | 95.01 - 97        |                  |
| * Risk Based adjustments DO NOT apply to loan terms 15 year or less                        |                        |                   |                   |                     |                        |                      |                   |                   |                  |
| <b>No Score (Non-Traditional Credit)</b>   | 0.500                  | 1.500             | 3.000             | 3.000               | 3.250                  | 3.250                | n/a               | n/a               |                  |
| 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             |                  |
| <b>Loan Feature Adjustments (all terms)</b>  | <b>&lt;=60</b>         | <b>60.01 - 70</b> | <b>70.01 - 75</b> | <b>75.01 - 80</b>   | <b>80.01 - 85</b>      | <b>85.01 - 90</b>    | <b>90.01 - 95</b> | <b>95.01 - 97</b> |                  |
| Cashout Refi & Fico 620 - 639  | 0.625                  | 1.625             | 1.625             | 3.125               | n/a                    | n/a                  | n/a               | n/a               |                  |
| Cashout Refi & Fico 640 - 659  | 0.625                  | 1.625             | 1.625             | 2.625               | n/a                    | n/a                  | n/a               | n/a               |                  |
| Cashout Refi & Fico 660 - 679  | 0.625                  | 1.125             | 1.125             | 1.875               | n/a                    | n/a                  | n/a               | n/a               |                  |
| Cashout Refi & Fico 680 - 699  | 0.375                  | 1.125             | 1.125             | 1.750               | n/a                    | n/a                  | n/a               | n/a               |                  |
| Cashout Refi & Fico 700 - 719  | 0.375                  | 1.000             | 1.000             | 1.125               | n/a                    | n/a                  | n/a               | n/a               |                  |
| Cashout Refi & Fico 720 - 739  | 0.375                  | 1.000             | 1.000             | 1.125               | n/a                    | n/a                  | n/a               | n/a               |                  |
| Cashout Refi & Fico >=740  | 0.375                  | 0.625             | 0.625             | 0.875               | n/a                    | n/a                  | n/a               | n/a               |                  |
| HB C/O Refi (in addition to above)   | 1.000                  | 1.000             | 1.000             | 1.000               | n/a                    | n/a                  | n/a               | n/a               |                  |
| Below adjustments apply to all terms   |                        |                   |                   |                     |                        |                      |                   |                   |                  |
| \$60,000-\$100,000   | 0.500                  | 0.500             | 0.500             | 0.500               | 0.500                  | 0.500                | 0.500             | 0.500             |                  |
| \$100,001-\$125,000  | 0.150                  | 0.150             | 0.150             | 0.150               | 0.150                  | 0.150                | 0.150             | 0.150             |                  |
| \$125,001 +  | 0.000                  | 0.000             | 0.000             | 0.000               | 0.000                  | 0.000                | 0.000             | 0.000             |                  |
| Escrow Waiver  | 0.125                  | 0.125             | 0.125             | 0.125               | n/a                    | n/a                  | n/a               | n/a               |                  |
| Investment Property  | 2.125                  | 2.125             | 2.125             | 3.375               | n/a                    | n/a                  | n/a               | n/a               |                  |
| Attach Condo term > 180  | 0.000                  | 0.000             | 0.000             | 0.750               | 0.750                  | 0.750                | 0.750             | 0.750             |                  |
| 2 Units  | 1.000                  | 1.000             | 1.000             | 1.000               | 1.000                  | n/a                  | n/a               | n/a               |                  |
| 3-4 Units  | 1.000                  | 1.000             | 1.000             | 1.000               | n/a                    | n/a                  | n/a               | n/a               |                  |
| HighBal Purchase & R/T Refi  | 0.250                  | 0.250             | 0.250             | 0.250               | 0.250                  | 0.250                | 0.250             | n/a               |                  |
| Loans with Secondary Financing   |                        |                   |                   |                     |                        |                      |                   |                   |                  |
| All Loans with Sub Financing   | 0.375                  |                   |                   |                     |                        |                      |                   |                   |                  |
| The below adds also apply:   |                        |                   |                   |                     |                        |                      |                   |                   |                  |
| <b>LTV Range</b>   | <b>CLTV Range</b>      |                   |                   | <b>Fico &lt;720</b> |                        | <b>Fico &gt;=720</b> |                   |                   |                  |
| ≤ 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 Self-Insured Pricing Adjustments: 30, 25, 20, 15 Yr Fixed, 5/1, 7/1, & 10/1 ARMs only |                        |                   |                   |                     |                        |                      |                   |                   |                  |
| <b>LTV</b>   | <b>Term</b>            | <b>620-639</b>    | <b>640-659</b>    | <b>660-679</b>      | <b>680-699</b>         | <b>700-719</b>       | <b>720-739</b>    | <b>740 - 759</b>  | <b>&gt;= 760</b> |
| 95.01 to 97%   | 30/25 Yr               | 8.530             | 7.830             | 7.220               | 5.480                  | 4.420                | 3.730             | 2.980             | 2.160            |
|  | <=20 Yr                | 4.830             | 4.530             | 4.260               | 3.290                  | 2.700                | 2.280             | 1.840             | 1.370            |
| 90.01 to 95%   | 30/25 Yr               | 5.830             | 5.480             | 5.160               | 3.940                  | 3.210                | 2.750             | 2.220             | 1.600            |
|  | <=20 Yr                | 3.410             | 3.250             | 3.120               | 2.420                  | 2.010                | 1.730             | 1.420             | 1.060            |
| 85.01 to 90%   | 30/25 Yr               | 4.420             | 4.220             | 4.060               | 3.010                  | 2.490                | 2.080             | 1.680             | 1.200            |
|  | <=20 Yr                | 2.650             | 2.570             | 2.490               | 1.880                  | 1.590                | 1.340             | 1.110             | 0.830            |
| <= 85%   | 30/25 Yr               | 1.620             | 1.570             | 1.520               | 1.130                  | 0.970                | 0.830             | 0.720             | 0.590            |
|  | <=20 Yr                | 1.060             | 1.050             | 1.020               | 0.790                  | 0.690                | 0.620             | 0.560             | 0.480            |
| <b>Rate &amp; Term Refi *</b>  |                        | 0.000             | 0.000             | 0.000               | 0.000                  | 0.000                | 0.000             | 0.000             | 0.000            |
| Cashout Refi*  |                        | 1.800             | 1.650             | 1.500               | 1.050                  | 0.850                | 0.700             | 0.600             | 0.540            |
| Second Home*   |                        | 1.350             | 1.270             | 1.230               | 0.700                  | 0.600                | 0.490             | 0.390             | 0.360            |
| 3-4 Units Property*  |                        | 2.630             | 2.000             | 1.900               | 1.750                  | 1.500                | 1.330             | 1.190             | 1.020            |
| Ln Amt > \$726,525*  |                        | 2.100             | 1.800             | 1.500               | 1.200                  | 0.900                | 0.750             | 0.660             | 0.600            |
| * These adjustments are in addition to the LPMI Fico-LTV Adjustments.                      |                        |                   |                   |                     |                        |                      |                   |                   |                  |
| LPMI Product Codes   |                        |                   |                   |                     |                        |                      |                   |                   |                  |
| 1011-01  | DU 30 Yr Fixed LPMI    | 1020-01           |                   |                     | LP 30 Yr Fixed LPMI    |                      |                   |                   |                  |
| 1111-01  | DU 25 Yr Fixed LPMI    | 1120-01           |                   |                     | LP 25 Yr Fixed LPMI    |                      |                   |                   |                  |
| 1211-01  | DU 20 Yr Fixed LPMI    | 1220-01           |                   |                     | LP 20 Yr Fixed LPMI    |                      |                   |                   |                  |
| 1311-01  | DU 15 Yr Fixed LPMI    | 1320-01           |                   |                     | LP 15 Yr Fixed LPMI    |                      |                   |                   |                  |
| 1012-01  | DU 30 Yr Fixed HB LPMI | 1054-01           |                   |                     | LP 30 Yr Fixed SC LPMI |                      |                   |                   |                  |
| 1312-01  | DU 15 Yr Fixed HB LPMI | 1354-01           |                   |                     | LP 15 Yr Fixed SC LPMI |                      |                   |                   |                  |
| Lock Term to 45 Day Price  |                        |                   |                   |                     |                        |                      |                   |                   |                  |
| 60 Day   |                        |                   |                   |                     |                        |                      |                   |                   |                  |
| 0.250  |                        |                   |                   |                     |                        |                      |                   |                   |                  |
| Lock Extensions (per diem 0.025 per day)   |                        |                   |                   |                     |                        |                      |                   |                   |                  |
| 7 day  |                        |                   |                   |                     |                        |                      |                   |                   |                  |
| 0.150  |                        |                   |                   |                     |                        |                      |                   |                   |                  |
| 10 day   |                        |                   |                   |                     |                        |                      |                   |                   |                  |
| 0.250  |                        |                   |                   |                     |                        |                      |                   |                   |                  |
| 15 day   |                        |                   |                   |                     |                        |                      |                   |                   |                  |
| 0.375  |                        |                   |                   |                     |                        |                      |                   |                   |                  |
| Relock Fee   |                        |                   |                   |                     |                        |                      |                   |                   |                  |
| 0.125  |                        |                   |                   |                     |                        |                      |                   |                   |                  |
| Max Lender Credit after adjustments:   |                        |                   |                   |                     |                        |                      |                   |                   |                  |
| (4.250)  |                        |                   |                   |                     |                        |                      |                   |                   |                  |
| Min. Loan Amount   |                        |                   |                   |                     |                        |                      |                   |                   |                  |
| \$60,000   |                        |                   |                   |                     |                        |                      |                   |                   |                  |

**WESLEND CHOICE GOVERNMENT PROGRAMS**

\*\* Pricing is Borrower Paid. To view your contracted Lender-Paid Compensation rates and pricing, please use Pricer feature @ [www.WeslendWholesale.com](http://www.WeslendWholesale.com)

| 8000-99 FHA 30 Year Fixed |         |         |         | 8200-99 FHA 20 Year Fixed |         |         |         | 8300-99 FHA 15 Year Fixed |         |         |         |
|---------------------------|---------|---------|---------|---------------------------|---------|---------|---------|---------------------------|---------|---------|---------|
| 8100-99 FHA 25 Year Fixed |         |         |         |                           |         |         |         |                           |         |         |         |
| Rate                      | 15 Day  | 30 Day  | 45 Day  | Rate                      | 15 Day  | 30 Day  | 45 Day  | Rate                      | 15 Day  | 30 Day  | 45 Day  |
| 3.750                     | (1.785) | (1.769) | (1.769) | 3.750                     | (1.785) | (1.769) | (1.769) | 3.250                     | (0.551) | (0.551) | (0.551) |
| 3.875                     | (2.185) | (2.121) | (2.121) | 3.875                     | (2.185) | (2.121) | (2.121) | 3.375                     | (0.620) | (0.620) | (0.620) |
| 4.000                     | (2.761) | (2.697) | (2.697) | 4.000                     | (2.761) | (2.697) | (2.697) | 3.500                     | (1.096) | (1.059) | (1.059) |
| 4.125                     | (3.165) | (3.101) | (3.101) | 4.125                     | (3.165) | (3.101) | (3.101) | 3.625                     | (1.568) | (1.519) | (1.519) |
| 4.250                     | (3.500) | (3.453) | (3.453) | 4.250                     | (3.500) | (3.453) | (3.453) | 3.750                     | (1.962) | (1.962) | (1.962) |
| 4.375                     | (3.643) | (3.543) | (3.543) | 4.375                     | (3.643) | (3.543) | (3.543) | 3.875                     | (2.401) | (2.401) | (2.401) |
| 4.500                     | (4.153) | (4.053) | (4.053) | 4.500                     | (4.153) | (4.053) | (4.053) | 4.000                     | (2.822) | (2.822) | (2.822) |
| 4.625                     | (4.579) | (4.480) | (4.480) | 4.625                     | (4.579) | (4.480) | (4.480) | 4.125                     | (3.232) | (3.232) | (3.232) |
| 4.750                     | (4.378) | (4.284) | (4.284) | 4.750                     | (4.378) | (4.284) | (4.284) | 4.250                     | (3.652) | (3.652) | (3.652) |
| 4.875                     | (4.529) | (4.382) | (4.382) | 4.875                     | (4.529) | (4.382) | (4.382) |                           |         |         |         |
| 5.000                     | (4.984) | (4.836) | (4.836) | 5.000                     | (4.984) | (4.836) | (4.836) |                           |         |         |         |
| 5.125                     | (5.282) | (5.135) | (5.135) | 5.125                     | (5.282) | (5.135) | (5.135) |                           |         |         |         |
| 5.250                     | (5.091) | (5.044) | (5.044) | 5.250                     | (5.091) | (5.044) | (5.044) |                           |         |         |         |
| 5.375                     | (5.170) | (5.053) | (5.053) | 5.375                     | (5.170) | (5.053) | (5.053) |                           |         |         |         |
| 5.500                     | (5.637) | (5.520) | (5.520) | 5.500                     | (5.637) | (5.520) | (5.520) |                           |         |         |         |

| 6000-99 VA 30 Year Fixed |         |         |         | 6200-99 VA 20 Year Fixed |         |         |         | 6300-99 VA 15 Year Fixed |         |         |         |
|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|
| 6100-99 VA 25 Year Fixed |         |         |         |                          |         |         |         |                          |         |         |         |
| Rate                     | 15 Day  | 30 Day  | 45 Day  | Rate                     | 15 Day  | 30 Day  | 45 Day  | Rate                     | 15 Day  | 30 Day  | 45 Day  |
| 3.750                    | (1.785) | (1.769) | (1.769) | 3.750                    | (1.785) | (1.769) | (1.769) | 3.250                    | (0.551) | (0.551) | (0.551) |
| 3.875                    | (2.185) | (2.121) | (2.121) | 3.875                    | (2.185) | (2.121) | (2.121) | 3.375                    | (0.620) | (0.620) | (0.620) |
| 4.000                    | (2.761) | (2.697) | (2.697) | 4.000                    | (2.761) | (2.697) | (2.697) | 3.500                    | (1.096) | (1.059) | (1.059) |
| 4.125                    | (3.165) | (3.101) | (3.101) | 4.125                    | (3.165) | (3.101) | (3.101) | 3.625                    | (1.568) | (1.519) | (1.519) |
| 4.250                    | (3.500) | (3.453) | (3.453) | 4.250                    | (3.500) | (3.453) | (3.453) | 3.750                    | (1.962) | (1.962) | (1.962) |
| 4.375                    | (3.643) | (3.543) | (3.543) | 4.375                    | (3.643) | (3.543) | (3.543) | 3.875                    | (2.401) | (2.401) | (2.401) |
| 4.500                    | (4.153) | (4.053) | (4.053) | 4.500                    | (4.153) | (4.053) | (4.053) | 4.000                    | (2.822) | (2.822) | (2.822) |
| 4.625                    | (4.579) | (4.480) | (4.480) | 4.625                    | (4.579) | (4.480) | (4.480) | 4.125                    | (3.232) | (3.232) | (3.232) |
| 4.750                    | (4.378) | (4.284) | (4.284) | 4.750                    | (4.378) | (4.284) | (4.284) | 4.250                    | (3.652) | (3.652) | (3.652) |
| 4.875                    | (4.529) | (4.382) | (4.382) | 4.875                    | (4.529) | (4.382) | (4.382) |                          |         |         |         |
| 5.000                    | (4.984) | (4.836) | (4.836) | 5.000                    | (4.984) | (4.836) | (4.836) |                          |         |         |         |
| 5.125                    | (5.282) | (5.135) | (5.135) | 5.125                    | (5.282) | (5.135) | (5.135) |                          |         |         |         |
| 5.250                    | (5.091) | (5.044) | (5.044) | 5.250                    | (5.091) | (5.044) | (5.044) |                          |         |         |         |
| 5.375                    | (5.170) | (5.053) | (5.053) | 5.375                    | (5.170) | (5.053) | (5.053) |                          |         |         |         |
| 5.500                    | (5.637) | (5.520) | (5.520) | 5.500                    | (5.637) | (5.520) | (5.520) |                          |         |         |         |

| 8033-99 FHA High Bal 30 Year Fixed |         |         |         | 8333-99 FHA High Balance 15 Year Fixed |         |         |         | 6033-99 VA High Bal 30 Year Fixed |         |         |         |
|------------------------------------|---------|---------|---------|--|---------|---------|---------|-----------------------------------|---------|---------|---------|
| Rate                               | 15 Day  | 30 Day  | 45 Day  | Rate                                   | 15 Day  | 30 Day  | 45 Day  | Rate                              | 15 Day  | 30 Day  | 45 Day  |
| 3.875                              | (0.291) | (0.244) | (0.244) | 3.500                                  | (0.953) | (0.904) | (0.904) | 3.875                             | (0.291) | (0.244) | (0.244) |
| 4.000                              | (0.821) | (0.774) | (0.774) | 3.625                                  | (1.425) | (1.376) | (1.376) | 4.000                             | (0.821) | (0.774) | (0.774) |
| 4.125                              | (1.345) | (1.298) | (1.298) | 3.750                                  | (1.551) | (1.493) | (1.493) | 4.125                             | (1.345) | (1.298) | (1.298) |
| 4.250                              | (1.854) | (1.807) | (1.807) | 3.875                                  | (2.067) | (2.009) | (2.009) | 4.250                             | (1.854) | (1.807) | (1.807) |
| 4.375                              | (1.653) | (1.559) | (1.559) | 4.000                                  | (2.565) | (2.507) | (2.507) | 4.375                             | (1.653) | (1.559) | (1.559) |
| 4.500                              | (2.145) | (2.045) | (2.045) | 4.125                                  | (2.993) | (2.935) | (2.935) | 4.500                             | (2.145) | (2.045) | (2.045) |
| 4.625                              | (2.571) | (2.471) | (2.471) | 4.250                                  | (2.403) | (2.302) | (2.302) | 4.625                             | (2.571) | (2.471) | (2.471) |
| 4.750                              | (2.732) | (2.638) | (2.638) |  |         |         |         | 4.750                             | (2.732) | (2.638) | (2.638) |
| 4.875                              | (2.564) | (2.415) | (2.415) |  |         |         |         | 4.875                             | (2.564) | (2.415) | (2.415) |
| 5.000                              | (3.017) | (2.870) | (2.870) |  |         |         |         | 5.000                             | (3.017) | (2.870) | (2.870) |
| 5.125                              | (3.412) | (3.263) | (3.263) |  |         |         |         | 5.125                             | (3.412) | (3.263) | (3.263) |
| 5.250                              | (3.476) | (3.429) | (3.429) |  |         |         |         | 5.250                             | (3.476) | (3.429) | (3.429) |

| 7000-99 USDA / GRH 30 Year Fixed |         |         |         |
|----------------------------------|---------|---------|---------|
| Rate                             | 15 Day  | 30 Day  | 45 Day  |
| 3.625                            | (1.245) | (1.229) | (1.229) |
| 3.750                            | (1.785) | (1.769) | (1.769) |
| 3.875                            | (2.185) | (2.121) | (2.121) |
| 4.000                            | (2.761) | (2.697) | (2.697) |
| 4.125                            | (3.165) | (3.101) | (3.101) |
| 4.250                            | (3.500) | (3.453) | (3.453) |
| 4.375                            | (3.643) | (3.543) | (3.543) |
| 4.500                            | (4.153) | (4.053) | (4.053) |
| 4.625                            | (4.579) | (4.480) | (4.480) |
| 4.750                            | (4.378) | (4.284) | (4.284) |
| 4.875                            | (4.529) | (4.382) | (4.382) |
| 5.000                            | (4.984) | (4.836) | (4.836) |
| 5.125                            | (5.282) | (5.135) | (5.135) |
| 5.250                            | (5.091) | (5.044) | (5.044) |
| 5.375                            | (5.170) | (5.053) | (5.053) |

| Additional Program Codes |                               |
|--------------------------|-------------------------------|
| <b>8037-99</b>           | 30 Year Fixed Streamline      |
| <b>8137-99</b>           | 25 Year Fixed Streamline      |
| <b>8237-99</b>           | 20 Year Fixed Streamline      |
| <b>8337-99</b>           | 15 Year Fixed Streamline      |
| <b>8038-99</b>           | 30 Year Fixed HB Streamline   |
| <b>8338-99</b>           | 15 Year Fixed HB Streamline   |
| <b>6037-99</b>           | VA 30 Year IRRRL              |
| <b>6137-99</b>           | VA 25 Year IRRRL              |
| <b>6237-99</b>           | VA 20 Year IRRRL              |
| <b>6337-99</b>           | VA 15 Year IRRRL              |
| <b>6038-99</b>           | VA 30 Year High Balance IRRRL |
| <b>6333-99</b>           | VA 15 Year High Balance       |

**Choice Government Price Adjustments**

|                                |        |         |   |                |
|--------------------------------|--------|---------|---|----------------|
| Fico 580 - 599                 | FHA/VA | 2.500   | ** Loan amount adjustments to Total loan amount |                |
| Fico 600 - 619                 | FHA/VA | 2.000   | Loan Amounts \$60,001 - \$75,000                | FHA/VA 0.500   |
| Fico 620 - 639                 | FHA/VA | 1.250   | Loan Amounts \$75,001 - \$100,000               | FHA/VA 0.250   |
| Fico 640- 659                  | FHA/VA | 0.250   | Loan Amounts \$100,001 - \$125,000              | FHA/VA 0.125   |
| Fico 660- 699                  | FHA/VA | 0.000   | Loan Amounts \$125,001 - \$225,000              | FHA/VA 0.000   |
| Fico > 700                     | FHA/VA | (0.125) | Loan Amounts \$225,001 - \$250,000              | FHA/VA (0.100) |
| VA Loans                       | VA     | 0.250   | Loan Amounts > \$726,525                        | FHA/VA 0.250   |
| Manual Underwrite w/FICO >=640 | FHA/VA | 0.375   | 2-4 Units                                       | FHA/VA 0.000   |
| Manual Underwrite w/FICO <640  | FHA/VA | 0.750   | Streamline All LTV ranges (includes HB)         | FHA/VA 0.250   |

**Choice USDA Price Adjustments**

|                 |       |                         |  |       |
|-----------------|-------|-------------------------|--|-------|
| Fico 620 to 639 | 2.000 | Lock Ext                | ** Loan amount adjustments to Total loan amount  |       |
| Fico 640 to 659 | 1.500 | 7 day                   | Loan Amount 60,000 - 75,000  | 1.000 |
| Fico 660 to 679 | 0.750 | 10 day                  | Loan Amount 75,001 - 100,000   | 0.250 |
| Fico 680 to 699 | 0.250 | 15 day                  | Loan Amount 150,001 - 200,000  | 0.000 |
| Fico 700 to 719 | 0.125 | Relock Fee              | Loan Amount > 200,000  | 0.000 |
| Fico 720 +      | 0.000 | Lock Ext per diem 0.025 | <b>\$495 FHA/VA Streamline fee is available for Lender buyout but will be adjusted manually at lock based on loan amount</b> |       |

|                           |       |  |                |
|---------------------------|-------|--|----------------|
| Lock Term to 45 Day Price |       | WesLend FHA Lender ID                                | 2323400005     |
| 60 Day                    | 0.250 | WesLend VA Lender ID                                 | 9026880000     |
|                           |       | <b>Max Lender Credit after adjustments FIXED:</b>    | <b>(4.750)</b> |
|                           |       | <b>Max Lender Credit after adjustments FIXED HB:</b> | <b>(3.750)</b> |
|                           |       | <b>Max Lender Credit after adjustments ARMS:</b>     | <b>(2.750)</b> |



### WESLEND SELECT GOVERNMENT PROGRAMS

\*\* Pricing is Borrower Paid. To view your contracted Lender-Paid Compensation rates and pricing, please use Pricer feature @ [www.WeslendWholesale.com](http://www.WeslendWholesale.com)

| 8000-05 FHA 30 Year Fixed          |         |         |         | 8200-05 FHA 20 Year Fixed              |         |         |         | 8300-05 FHA 15 Year Fixed             |         |         |         |
|------------------------------------|---------|---------|---------|--|---------|---------|---------|---------------------------------------|---------|---------|---------|
| 8100-05 FHA 25 Year Fixed          |         |         |         |  |         |         |         |                                       |         |         |         |
| Rate                               | 15 Day  | 30 Day  | 45 Day  | Rate                                   | 15 Day  | 30 Day  | 45 Day  | Rate                                  | 15 Day  | 30 Day  | 45 Day  |
| 3.750                              | (1.483) | (1.483) | (1.436) | 3.750                                  | (1.483) | (1.483) | (1.436) | 3.250                                 | 0.071   | 0.071   | 0.118   |
| 3.875                              | (1.954) | (1.954) | (1.907) | 3.875                                  | (1.954) | (1.954) | (1.907) | 3.375                                 | (0.343) | (0.343) | (0.296) |
| 4.000                              | (2.404) | (2.404) | (2.357) | 4.000                                  | (2.404) | (2.404) | (2.357) | 3.500                                 | (0.748) | (0.748) | (0.701) |
| 4.125                              | (2.831) | (2.831) | (2.785) | 4.125                                  | (2.831) | (2.831) | (2.785) | 3.625                                 | (1.141) | (1.141) | (1.094) |
| 4.250                              | (2.899) | (2.868) | (2.806) | 4.250                                  | (2.899) | (2.868) | (2.806) | 3.750                                 | (1.846) | (1.846) | (1.783) |
| 4.375                              | (3.325) | (3.294) | (3.231) | 4.375                                  | (3.325) | (3.294) | (3.231) | 3.875                                 | (2.237) | (2.237) | (2.174) |
| 4.500                              | (3.726) | (3.695) | (3.633) | 4.500                                  | (3.726) | (3.695) | (3.633) | 4.000                                 | (2.615) | (2.615) | (2.552) |
| 4.625                              | (4.104) | (4.072) | (4.010) | 4.625                                  | (4.104) | (4.072) | (4.010) | 4.125                                 | (2.980) | (2.980) | (2.917) |
| 4.750                              | (3.715) | (3.715) | (3.668) | 4.750                                  | (3.715) | (3.715) | (3.668) | 4.250                                 | (2.693) | (2.677) | (2.615) |
| 4.875                              | (4.091) | (4.091) | (4.044) | 4.875                                  | (4.091) | (4.091) | (4.044) | 4.375                                 | (3.056) | (3.041) | (2.978) |
| 5.000                              | (4.442) | (4.442) | (4.395) | 5.000                                  | (4.442) | (4.442) | (4.395) | 4.500                                 | (3.406) | (3.390) | (3.328) |
| 5.125                              | (4.767) | (4.767) | (4.720) | 5.125                                  | (4.767) | (4.767) | (4.720) | 4.625                                 | (3.740) | (3.724) | (3.662) |
| 5.250                              | (4.416) | (4.416) | (4.369) | 5.250                                  | (4.416) | (4.416) | (4.369) | 4.750                                 | (1.114) | (1.114) | (1.114) |
| 5.375                              | (4.741) | (4.741) | (4.694) | 5.375                                  | (4.741) | (4.741) | (4.694) | 4.875                                 | (1.447) | (1.447) | (1.447) |
| 5.500                              | (5.041) | (5.041) | (4.994) | 5.500                                  | (5.041) | (5.041) | (4.994) | 5.000                                 | (1.766) | (1.766) | (1.766) |
| 6000-05 VA 30 Year Fixed           |         |         |         | 6200-05 VA 20 Year Fixed               |         |         |         | 6300-05 VA 15 Year Fixed              |         |         |         |
| 6100-05 VA 25 Year Fixed           |         |         |         |  |         |         |         |                                       |         |         |         |
| Rate                               | 15 Day  | 30 Day  | 45 Day  | Rate                                   | 15 Day  | 30 Day  | 45 Day  | Rate                                  | 15 Day  | 30 Day  | 45 Day  |
| 3.750                              | (1.483) | (1.483) | (1.436) | 3.750                                  | (1.483) | (1.483) | (1.436) | 3.250                                 | 0.071   | 0.071   | 0.118   |
| 3.875                              | (1.954) | (1.954) | (1.907) | 3.875                                  | (1.954) | (1.954) | (1.907) | 3.375                                 | (0.343) | (0.343) | (0.296) |
| 4.000                              | (2.404) | (2.404) | (2.357) | 4.000                                  | (2.404) | (2.404) | (2.357) | 3.500                                 | (0.748) | (0.748) | (0.701) |
| 4.125                              | (2.831) | (2.831) | (2.785) | 4.125                                  | (2.831) | (2.831) | (2.785) | 3.625                                 | (1.141) | (1.141) | (1.094) |
| 4.250                              | (2.899) | (2.868) | (2.806) | 4.250                                  | (2.899) | (2.868) | (2.806) | 3.750                                 | (1.846) | (1.846) | (1.783) |
| 4.375                              | (3.325) | (3.294) | (3.231) | 4.375                                  | (3.325) | (3.294) | (3.231) | 3.875                                 | (2.237) | (2.237) | (2.174) |
| 4.500                              | (3.726) | (3.695) | (3.633) | 4.500                                  | (3.726) | (3.695) | (3.633) | 4.000                                 | (2.615) | (2.615) | (2.552) |
| 4.625                              | (4.104) | (4.072) | (4.010) | 4.625                                  | (4.104) | (4.072) | (4.010) | 4.125                                 | (2.980) | (2.980) | (2.917) |
| 4.750                              | (3.715) | (3.715) | (3.668) | 4.750                                  | (3.715) | (3.715) | (3.668) | 4.250                                 | (2.693) | (2.677) | (2.615) |
| 4.875                              | (4.091) | (4.091) | (4.044) | 4.875                                  | (4.091) | (4.091) | (4.044) | 4.375                                 | (3.056) | (3.041) | (2.978) |
| 5.000                              | (4.442) | (4.442) | (4.395) | 5.000                                  | (4.442) | (4.442) | (4.395) | 4.500                                 | (3.406) | (3.390) | (3.328) |
| 5.125                              | (4.767) | (4.767) | (4.720) | 5.125                                  | (4.767) | (4.767) | (4.720) | 4.625                                 | (3.740) | (3.724) | (3.662) |
| 5.250                              | (4.416) | (4.416) | (4.369) | 5.250                                  | (4.416) | (4.416) | (4.369) | 4.750                                 | (1.114) | (1.114) | (1.114) |
| 5.375                              | (4.741) | (4.741) | (4.694) | 5.375                                  | (4.741) | (4.741) | (4.694) | 4.875                                 | (1.447) | (1.447) | (1.447) |
| 5.500                              | (5.041) | (5.041) | (4.994) | 5.500                                  | (5.041) | (5.041) | (4.994) | 5.000                                 | (1.766) | (1.766) | (1.766) |
| 5.625                              | (5.317) | (5.317) | (5.270) | 5.625                                  | (5.317) | (5.317) | (5.270) | 5.125                                 | (2.069) | (2.069) | (2.069) |
| 8033-05 FHA High Bal 30 Year Fixed |         |         |         | 8333-05 FHA High Balance 15 Year Fixed |         |         |         | 6033-05 VA High Bal 30 Year Fixed     |         |         |         |
| Rate                               | 15 Day  | 30 Day  | 45 Day  | Rate                                   | 15 Day  | 30 Day  | 45 Day  | Rate                                  | 15 Day  | 30 Day  | 45 Day  |
| 3.750                              | (0.423) | (0.423) | (0.376) | 3.250                                  | 0.541   | 0.541   | 0.588   | 3.750                                 | (0.423) | (0.423) | (0.376) |
| 3.875                              | (0.894) | (0.894) | (0.847) | 3.375                                  | 0.127   | 0.127   | 0.174   | 3.875                                 | (0.894) | (0.894) | (0.847) |
| 4.000                              | (1.344) | (1.344) | (1.297) | 3.500                                  | (0.278) | (0.278) | (0.231) | 4.000                                 | (1.344) | (1.344) | (1.297) |
| 4.125                              | (1.771) | (1.771) | (1.725) | 3.625                                  | (0.671) | (0.671) | (0.624) | 4.125                                 | (1.771) | (1.771) | (1.725) |
| 4.250                              | (1.589) | (1.558) | (1.496) | 3.750                                  | (1.376) | (1.376) | (1.313) | 4.250                                 | (1.589) | (1.558) | (1.496) |
| 4.375                              | (2.015) | (1.984) | (1.921) | 3.875                                  | (1.767) | (1.767) | (1.704) | 4.375                                 | (2.015) | (1.984) | (1.921) |
| 4.500                              | (2.416) | (2.385) | (2.323) | 4.000                                  | (2.145) | (2.145) | (2.082) | 4.500                                 | (2.416) | (2.385) | (2.323) |
| 4.625                              | (2.794) | (2.762) | (2.700) | 4.125                                  | (2.510) | (2.510) | (2.447) | 4.625                                 | (2.794) | (2.762) | (2.700) |
| 4.750                              | (2.155) | (2.155) | (2.108) | 4.250                                  | (2.223) | (2.207) | (2.145) | 4.750                                 | (2.155) | (2.155) | (2.108) |
| 4.875                              | (2.531) | (2.531) | (2.484) | 4.375                                  | (2.586) | (2.571) | (2.508) | 4.875                                 | (2.531) | (2.531) | (2.484) |
| 5.000                              | (2.882) | (2.882) | (2.835) | 4.500                                  | (2.936) | (2.920) | (2.858) | 5.000                                 | (2.882) | (2.882) | (2.835) |
| 5.125                              | (3.207) | (3.207) | (3.160) | 4.625                                  | (3.270) | (3.254) | (3.192) | 5.125                                 | (3.207) | (3.207) | (3.160) |
| 7000-05 USDA / GRH 30 Year Fixed   |         |         |         |  |         |         |         | Streamline/IRRRL Codes                |         |         |         |
| Rate                               | 15 Day  | 30 Day  | 45 Day  |  |         |         |         |                                       |         |         |         |
| 3.750                              | (1.483) | (1.483) | (1.436) |  |         |         |         | 8037-05 30 Year Fixed Streamline      |         |         |         |
| 3.875                              | (1.954) | (1.954) | (1.907) |  |         |         |         | 8137-05 25 Year Fixed Streamline      |         |         |         |
| 4.000                              | (2.404) | (2.404) | (2.357) |  |         |         |         | 8237-05 20 Year Fixed Streamline      |         |         |         |
| 4.125                              | (2.831) | (2.831) | (2.785) |  |         |         |         | 8337-05 15 Year Fixed Streamline      |         |         |         |
| 4.250                              | (2.899) | (2.868) | (2.806) |  |         |         |         | 8038-05 30 Year Fixed HB Streamline   |         |         |         |
| 4.375                              | (3.325) | (3.294) | (3.231) |  |         |         |         | 8338-05 15 Year Fixed HB Streamline   |         |         |         |
| 4.500                              | (3.726) | (3.695) | (3.633) |  |         |         |         | 6037-05 VA 30 Year IRRRL              |         |         |         |
| 4.625                              | (4.104) | (4.072) | (4.010) |  |         |         |         | 6137-05 VA 25 Year IRRRL              |         |         |         |
| 4.750                              | (3.715) | (3.715) | (3.668) |  |         |         |         | 6237-05 VA 20 Year IRRRL              |         |         |         |
| 4.875                              | (4.091) | (4.091) | (4.044) |  |         |         |         | 6337-05 VA 15 Year IRRRL              |         |         |         |
| 5.000                              | (4.442) | (4.442) | (4.395) |  |         |         |         | 6038-05 VA 30 Year High Balance IRRRL |         |         |         |
| 5.125                              | (4.767) | (4.767) | (4.720) |  |         |         |         | 6333-05 VA 15 Year High Balance       |         |         |         |
| 5.250                              | (4.416) | (4.416) | (4.369) |  |         |         |         |                                       |         |         |         |
| 5.375                              | (4.741) | (4.741) | (4.694) |  |         |         |         |                                       |         |         |         |
| 5.500                              | (5.041) | (5.041) | (4.994) |  |         |         |         |                                       |         |         |         |

#### Select Government Price Adjustments

| FICO       | Total Ln Amt <=\$140,000 |         |         | Total Ln Amt >=\$140,000 |         |         | Lock Ext                  |
|------------|--------------------------|---------|---------|--------------------------|---------|---------|---------------------------|
|            | FHA                      | VA      | USDA    | FHA                      | VA      | USDA    |                           |
| >=780      | (0.625)                  | (0.500) | (0.750) | (0.375)                  | (0.500) | (0.500) | 7 day 0.150               |
| >=740 <780 | (0.375)                  | (0.375) | (0.500) | (0.250)                  | (0.250) | (0.375) | 10 day 0.250              |
| >=720 <740 | 0.000                    | 0.000   | 2.250   | 0.000                    | 0.000   | 1.125   | 15 day 0.375              |
| >=700 <720 | 0.000                    | 0.000   | 2.250   | 0.000                    | 0.000   | 1.125   | Lock Term to 45 Day Price |
| >=680 <700 | 1.500                    | 0.125   | 2.875   | 0.250                    | 0.125   | 1.625   | 60 Day 0.250              |
| >=660 <680 | 2.500                    | 0.125   | 4.375   | 0.375                    | 0.125   | 2.250   | Relock Fee 0.125          |
| >=640 <660 | 3.500                    | 1.875   | 5.875   | 0.500                    | 0.250   | 3.000   | Lock Ext per c 0.025      |
| >=620 <640 | N/A                      | 3.125   | N/A     | N/A                      | 0.750   | N/A     |                           |

|                                    |         |
|------------------------------------|---------|
| Loan Amounts \$60,001 - \$75,000   | 0.500   |
| Loan Amounts \$75,001 - \$100,000  | 0.250   |
| Loan Amounts \$100,001 - \$125,000 | 0.125   |
| Loan Amounts \$125,001 - \$225,000 | 0.000   |
| Loan Amounts \$225,001 - \$250,000 | (0.100) |
| Gov't Non-Owner                    | 0.500   |
| FHA/USDA Refi                      | 0.125   |
| FHA/VA Streamline Refi             | 0.250   |

**\$495 FHA/VA Streamline fee is available for Lender buyout but will be adjusted manually at lock based on loan amount**

WesLend FHA Lender ID 2323400005  
WesLend VA Lender ID 9026880000

**Max Lender Credit after adjustments FIXED: (4.750)**  
**Max Lender Credit after adjustments FIXED HB: (3.750)**  
**Max Lender Credit after adjustments ARMS: (2.750)**

GOVERNMENT MANUFACTURED HOMES, ARMs, FIRST ADVANTAGE & DPA

\*\* Pricing is Borrower Paid. To view your contracted Lender-Paid Compensation rates and pricing, please use Pricer feature @ www.WeslendWholesale.com

Table with columns for 8006-88 (FHA 30 Year Fixed MFH), 8306-88 (FHA 15 Year Fixed MFH), and FHA(8700-99) VA(6700-99) 5-1 ARM. Includes Rate, 15 Day, 30 Day, and 45 day pricing.

Table with columns for 6006-88 (VA 30 Year Fixed MFH) and 6306-88 (VA 15 Year Fixed MFH). Includes Rate, 15 Day, 30 Day, and 45 day pricing.

Table with columns for 8059-00 (FHA First Advantage 30), 8052-00 (FHA First Advantage High Bal 30), and 6059-00 (VA First Advantage 30). Includes Rate, 15 Day, 30 Day, and 45 Day pricing.

Table with columns for 6052-00 (VA First Advantage High Bal 30) and Government Price Adjustments. Lists various FICO ranges and loan amount adjustments with associated rates.

Table titled 'First Advantage and DPA Price Adjustments'. Lists adjustments for FICO ranges and DPA program details, including loan amounts and manual underwrite criteria.

Table with lock options (7, 10, 15 days) and fees (Relock Fee, Lock Term to 45 Day Price). Includes a note about a \$495 FHA/VA Streamline fee and lender ID information.



| Conventional ARMs and Manufactured ADJUSTMENTS  |                   |                   |                   |                   |                     |                      |                   |                   |                  |
|---|-------------------|-------------------|-------------------|-------------------|---------------------|----------------------|-------------------|-------------------|------------------|
| Risk Based Adjustments*   | <=60              | 60.01 - 70        | 70.01 - 75        | 75.01 - 80        | 80.01 - 85          | 85.01 - 90           | 90.01 - 95        |                   |                  |
| * Risk Based adjustments DO NOT apply to loan terms 15 year or less                                   |                   |                   |                   |                   |                     |                      |                   |                   |                  |
| 620 - 639   | 0.500             | 1.500             | 3.000             | 3.000             | 3.250               | 3.250                | 3.500             |                   |                  |
| 640 - 659   | 0.500             | 1.250             | 2.750             | 3.000             | 3.250               | 2.750                | 3.000             |                   |                  |
| 660 - 679   | 0.000             | 1.000             | 2.250             | 2.750             | 2.750               | 2.250                | 2.500             |                   |                  |
| 680 - 699   | 0.000             | 0.500             | 1.250             | 1.750             | 1.500               | 1.250                | 1.500             |                   |                  |
| 700 - 719   | 0.000             | 0.500             | 1.000             | 1.250             | 1.000               | 1.000                | 1.250             |                   |                  |
| 720 - 739   | 0.000             | 0.250             | 0.500             | 0.750             | 0.500               | 0.500                | 0.750             |                   |                  |
| > 740   | 0.000             | 0.250             | 0.250             | 0.500             | 0.250               | 0.250                | 0.500             |                   |                  |
| <b>Loan Feature Adjustments (all terms)</b>   | <b>&lt;=60</b>    | <b>60.01 - 70</b> | <b>70.01 - 75</b> | <b>75.01 - 80</b> | <b>80.01 - 85</b>   | <b>85.01 - 90</b>    | <b>90.01 - 95</b> | <b>95.01 - 97</b> |                  |
| Cashout Refi & Fico 620 - 639   | 0.625             | 1.625             | 1.625             | 3.125             | n/a                 | n/a                  | n/a               | n/a               |                  |
| Cashout Refi & Fico 640 - 659   | 0.625             | 1.625             | 1.625             | 2.625             | n/a                 | n/a                  | n/a               | n/a               |                  |
| Cashout Refi & Fico 660 - 679   | 0.625             | 1.125             | 1.125             | 1.875             | n/a                 | n/a                  | n/a               | n/a               |                  |
| Cashout Refi & Fico 680 - 699   | 0.375             | 1.125             | 1.125             | 1.750             | n/a                 | n/a                  | n/a               | n/a               |                  |
| Cashout Refi & Fico 700 - 719   | 0.375             | 1.000             | 1.000             | 1.125             | n/a                 | n/a                  | n/a               | n/a               |                  |
| Cashout Refi & Fico 720 - 739   | 0.375             | 1.000             | 1.000             | 1.125             | n/a                 | n/a                  | n/a               | n/a               |                  |
| Cashout Refi & Fico >=740   | 0.375             | 0.625             | 0.625             | 0.875             | n/a                 | n/a                  | n/a               | n/a               |                  |
| HB C/O Refi (in addition to above)  | 1.000             | 1.000             | 1.000             | 1.000             | n/a                 | n/a                  | n/a               | n/a               |                  |
| Below adjustments apply to all terms that are applicable  |                   |                   |                   |                   |                     |                      |                   |                   |                  |
| \$60,000-\$100,000  | 0.500             | 0.500             | 0.500             | 0.500             | 0.500               | 0.500                | 0.500             | 0.500             |                  |
| \$100,001-\$125,000   | 0.150             | 0.150             | 0.150             | 0.150             | 0.150               | 0.150                | 0.150             | 0.150             |                  |
| \$125,001 +   | 0.000             | 0.000             | 0.000             | 0.000             | 0.000               | 0.000                | 0.000             | 0.000             |                  |
| Investment Property   | 2.125             | 2.125             | 2.125             | 3.375             | n/a                 | n/a                  | n/a               | n/a               |                  |
| Attach Condo term > 180   | 0.000             | 0.000             | 0.000             | 0.750             | 0.750               | 0.750                | 0.750             | 0.750             |                  |
| 2 Units   | 1.000             | 1.000             | 1.000             | 1.000             | 1.000               | n/a                  | n/a               | n/a               |                  |
| 3-4 Units   | 1.000             | 1.000             | 1.000             | 1.000             | n/a                 | n/a                  | n/a               | n/a               |                  |
| HighBal Purchase & R/T Refi   | 0.250             | 0.250             | 0.250             | 0.250             | 0.250               | 0.250                | 0.250             | 0.250             |                  |
| High Balance ARM <= 75% LTV/CLTV  | 0.750             | 0.750             | 0.750             | 0.750             | 0.750               | 0.750                | 0.750             | 0.750             |                  |
| High Balance ARM >75% LTV/CLTV  | 1.500             | 1.500             | 1.500             | 1.500             | 1.500               | 1.500                | 1.500             | 1.500             |                  |
| Loans with Secondary Financing The below adds also apply:   |                   |                   |                   |                   |                     |                      |                   |                   |                  |
| <b>LTV Range</b>  | <b>CLTV Range</b> |                   |                   |                   | <b>Fico &lt;720</b> | <b>Fico &gt;=720</b> |                   |                   |                  |
| ≤ 65.00%  | 80.01% – 95.00%   |                   |                   |                   | 0.875%              | 0.625%               |                   |                   |                  |
| 65.01% – 75.00%   | 80.01% – 95.00%   |                   |                   |                   | 1.125%              | 0.875%               |                   |                   |                  |
| 75.01% – 95.00%   | 90.01% – 95.00%   |                   |                   |                   | 1.375%              | 1.125%               |                   |                   |                  |
| 75.01% – 90.00%   | 76.01% – 90.00%   |                   |                   |                   | 1.375%              | 1.125%               |                   |                   |                  |
| ≤ 95.00%  | 95.01% – 97.00%   |                   |                   |                   | 1.875%              | 1.875%               |                   |                   |                  |
| <b>LPMI Self-Insured Pricing Adjustments: 30, 25, 20, 15 Yr Fixed, 5/1, 7/1, &amp; 10/1 ARMs only</b> |                   |                   |                   |                   |                     |                      |                   |                   |                  |
| <b>LTV</b>  | <b>Term</b>       | <b>620-639</b>    | <b>640-659</b>    | <b>660-679</b>    | <b>680-699</b>      | <b>700-719</b>       | <b>720-739</b>    | <b>740 - 759</b>  | <b>&gt;= 760</b> |
| <b>95.01 to 97%</b>   | 30/25 Yr          | 8.530             | 7.830             | 7.220             | 5.480               | 4.420                | 3.730             | 2.980             | 2.160            |
|   | <=20 Yr           | 4.830             | 4.530             | 4.260             | 3.290               | 2.700                | 2.280             | 1.840             | 1.370            |
| <b>90.01 to 95%</b>   | 30/25 Yr          | 5.830             | 5.480             | 5.160             | 3.940               | 3.210                | 2.750             | 2.220             | 1.600            |
|   | <=20 Yr           | 3.410             | 3.250             | 3.120             | 2.420               | 2.010                | 1.730             | 1.420             | 1.060            |
| <b>85.01 to 90%</b>   | 30/25 Yr          | 4.420             | 4.220             | 4.060             | 3.010               | 2.490                | 2.080             | 1.680             | 1.200            |
|   | <=20 Yr           | 2.650             | 2.570             | 2.490             | 1.880               | 1.590                | 1.340             | 1.110             | 0.830            |
| <b>&lt;= 85%</b>  | 30/25 Yr          | 1.620             | 1.570             | 1.520             | 1.130               | 0.970                | 0.830             | 0.720             | 0.590            |
|   | <=20 Yr           | 1.060             | 1.050             | 1.020             | 0.790               | 0.690                | 0.620             | 0.560             | 0.480            |
| <b>Rate &amp; Term Refi *</b>   |                   | 0.000             | 0.000             | 0.000             | 0.000               | 0.000                | 0.000             | 0.000             | 0.000            |
| <b>Cashout Refi*</b>  |                   | 1.800             | 1.650             | 1.500             | 1.050               | 0.850                | 0.700             | 0.600             | 0.540            |
| <b>Second Home*</b>   |                   | 1.350             | 1.270             | 1.230             | 0.700               | 0.600                | 0.490             | 0.390             | 0.360            |
| <b>3-4 Units Property*</b>  |                   | 2.630             | 2.000             | 1.900             | 1.750               | 1.500                | 1.330             | 1.190             | 1.020            |
| <b>Ln Amt &gt; \$650,000*</b>   |                   | 2.100             | 1.800             | 1.500             | 1.200               | 0.900                | 0.750             | 0.660             | 0.600            |
| * These adjustments are in addition to the LPMI Fico-LTV Adjustments.                                 |                   |                   |                   |                   |                     |                      |                   |                   |                  |
| Max Lender Credit after adjustments:  |                   |                   |                   |                   | (4.250)             |                      |                   |                   |                  |
| Min. Loan Amount  |                   |                   |                   |                   | \$60,000            |                      |                   |                   |                  |
| Lock Term to 45 Day Price for 60 day lock   |                   |                   |                   |                   | 0.250               |                      |                   |                   |                  |
| <b>Lock Extensions (per diem 0.025 per day)</b>   |                   |                   |                   |                   |                     |                      |                   |                   |                  |
| 7 day   |                   |                   |                   |                   | 0.150               |                      |                   |                   |                  |
| 10 day  |                   |                   |                   |                   | 0.250               |                      |                   |                   |                  |
| 15 day  |                   |                   |                   |                   | 0.375               |                      |                   |                   |                  |
| <b>Relock Fee</b>   |                   |                   |                   |                   | <b>0.125</b>        |                      |                   |                   |                  |

## Home Ready & Home Possible

\*\* Pricing is Borrower Paid. To view your contracted Lender-Paid Compensation rates and pricing, please use Pricer feature @ [www.WeslendWholesale.com](http://www.WeslendWholesale.com)

### Home Ready & Home Possible

| 1021-00 HomeReady 30 Year Fixed |         |         |         | Home Possible 30/Home Possible Advantage 30 |         |         |         |
|---------------------------------|---------|---------|---------|---|---------|---------|---------|
| Rate                            | 15 Day  | 30 Day  | 45 day  | Rate  | 15 Day  | 30 Day  | 45 day  |
| 4.250                           | (1.147) | (1.106) | (1.070) | 4.250                                       | (1.472) | (1.427) | (1.388) |
| 4.375                           | (1.677) | (1.634) | (1.599) | 4.375                                       | (2.080) | (2.042) | (2.003) |
| 4.500                           | (2.166) | (2.120) | (2.085) | 4.500                                       | (2.547) | (2.518) | (2.479) |
| 4.625                           | (2.569) | (2.522) | (2.486) | 4.625                                       | (2.650) | (2.619) | (2.562) |
| 4.750                           | (2.788) | (2.734) | (2.692) | 4.750                                       | (3.232) | (3.217) | (3.159) |
| 4.875                           | (3.235) | (3.179) | (3.136) | 4.875                                       | (3.739) | (3.725) | (3.668) |
| 5.000                           | (3.657) | (3.599) | (3.556) | 5.000                                       | (3.983) | (3.974) | (3.917) |
| 5.125                           | (3.948) | (3.888) | (3.845) | 5.125                                       | (4.153) | (4.132) | (4.057) |
| 5.250                           | (4.276) | (4.214) | (4.171) | 5.250                                       | (4.534) | (4.519) | (4.445) |
| 5.375                           | (4.615) | (4.551) | (4.508) | 5.375                                       | (4.876) | (4.868) | (4.793) |
| 5.500                           | (4.861) | (4.795) | (4.752) |   |         |         |         |

#### HomeReady LLPAs/Caps

LLPAs: \*Please refer to page 2 for Risk Based Adjusters\*

Caps: does not include escrow waiver, unpermitted addition, LPMI & State adj's, or Loan amt adj's)

|   |       |
|---|-------|
| LTV>80% and Fico >=680                    | 0.000 |
| All other LTV and fico                    | 1.500 |
| Lock Term to 45 Day Price for 60 day lock | 0.250 |

|         |                                |
|---------|--------------------------------|
| 1221-00 | Home Ready 20 Year Fixed       |
| 1224-00 | Home Ready 20 Year LPMI        |
| 1024-00 | Home Ready 30 Year LPMI        |
| 1028-00 | Home Possible 30 Year LPMI     |
| 1029-00 | Home Possible Adv 30 Year LPMI |

#### All Home Possible Programs

> 80 LTV and >= 680 FICO = 0.000  
> 80 LTV and < 680 FICO = 1.500  
<= 80 LTV = 1.500

#### Home Possible Advantage LLPAs

HPA LLPA :(not subject to the cap)  
All LTVs & FICOs 1023-00 only 0.500

Purchase Special not subject to cap

### LPMI Self-Insured Pricing Adjustments: Home Ready, Home Possible, & Home Possible Advantage ONLY

| LTV   | Term  | 620-639 | 640-659 | 660-679 | 680-699 | 700-719 | 720-739 | 740 - 759 | >= 760 |
|---|-------|---------|---------|---------|---------|---------|---------|-----------|--------|
| 95.01 to 97%  | 30 Yr | 6.350   | 5.820   | 5.360   | 4.090   | 3.320   | 2.820   | 2.270     | 1.680  |
|   |       |         |         |         |         |         |         |           |        |
| 90.01 to 95%  | 30 Yr | 4.930   | 4.630   | 4.370   | 3.350   | 2.740   | 2.360   | 1.910     | 1.410  |
|   |       |         |         |         |         |         |         |           |        |
| 85.01 to 90%  | 30 Yr | 4.420   | 4.220   | 4.060   | 3.010   | 2.490   | 2.080   | 1.680     | 1.200  |
|   |       |         |         |         |         |         |         |           |        |
| <= 85%  | 30 Yr | 1.620   | 1.570   | 1.520   | 1.130   | 0.970   | 0.830   | 0.720     | 0.590  |
|   |       |         |         |         |         |         |         |           |        |
| Rate & Term Refi *<br>Cashout Refi*<br>Second Home*<br>3-4 Units Property*<br>Ln Amt > \$650,000* |       | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000     | 0.000  |
|   |       | 1.800   | 1.650   | 1.500   | 1.050   | 0.850   | 0.700   | 0.600     | 0.540  |
|   |       | 1.350   | 1.270   | 1.230   | 0.700   | 0.600   | 0.490   | 0.390     | 0.360  |
|   |       | 2.630   | 2.000   | 1.900   | 1.750   | 1.500   | 1.330   | 1.190     | 1.020  |
|   |       | 2.100   | 1.800   | 1.500   | 1.200   | 0.900   | 0.750   | 0.660     | 0.600  |

\* These adjustments are in addition to the LPMI Fico-LTV Adjustments.

\* These adjustments are in addition to the LPMI Fico-LTV Adjustments.

### WesLend Non-Conforming

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| 3019-05 NC 30 Yr Reduced Rate |         |         | 3319-05 NC 15 Yr Reduced Rate |         |         | 3719-05 NC 5-1 Reduced Rate   |         |         | 3819-05 NC 7-1 Reduced Rate   |         |         |
|-------------------------------|---------|---------|-------------------------------|---------|---------|-------------------------------|---------|---------|-------------------------------|---------|---------|
| 3000-05 Add 0.250 to the rate |         |         | 3300-05 Add 0.250 to the rate |         |         | 3700-05 Add 0.250 to the rate |         |         | 3800-05 Add 0.250 to the rate |         |         |
| Rate                          | 30 Day  | 45 Day  | Rate                          | 30 Day  | 45 Day  | Rate                          | 30 Day  | 45 Day  | Rate                          | 30 Day  | 45 Day  |
| 4.000                         | 0.089   | 0.214   | 3.875                         | (0.265) | (0.140) | 3.625                         | (0.697) | (0.572) | 3.500                         | (0.072) | 0.053   |
| 4.125                         | (0.411) | (0.286) | 4.000                         | (0.613) | (0.515) | 3.750                         | (1.072) | (0.947) | 3.625                         | (0.572) | (0.447) |
| 4.250                         | (0.911) | (0.786) | 4.125                         | (0.988) | (0.890) | 3.875                         | (1.447) | (1.322) | 3.750                         | (0.947) | (0.822) |
| 4.375                         | (1.286) | (1.161) | 4.250                         | (1.363) | (1.265) | 4.000                         | (1.822) | (1.697) | 3.875                         | (1.322) | (1.197) |
| 4.500                         | (1.786) | (1.661) | 4.375                         | (1.738) | (1.640) | 4.125                         | (2.197) | (2.072) | 4.000                         | (1.697) | (1.572) |
| 4.625                         | (2.161) | (2.036) | 4.500                         | (2.113) | (2.015) | 4.250                         | (2.572) | (2.447) | 4.125                         | (2.072) | (1.947) |
| 4.750                         | (2.661) | (2.536) | 4.625                         | (2.488) | (2.390) | 4.375                         | (2.822) | (2.697) | 4.250                         | (2.447) | (2.322) |
| 4.875                         | (2.911) | (2.786) | 4.750                         | (2.738) | (2.640) | 4.500                         | #N/A    | #N/A    | 4.375                         | (2.697) | (2.572) |
| 5.000                         | (3.286) | (3.161) | 4.875                         | (2.988) | (2.890) | 4.625                         | #N/A    | #N/A    | 4.500                         | #N/A    | #N/A    |
| 5.125                         | (3.536) | (3.411) | 5.000                         | (3.238) | (3.140) | 4.750                         | #VALUE! | #VALUE! | 4.625                         | #N/A    | #N/A    |
| 5.250                         | #VALUE! | #VALUE! | 5.125                         | #VALUE! | #VALUE! | 5.000                         | #VALUE! | #VALUE! | 4.750                         | #VALUE! | #VALUE! |
| 5.375                         | #VALUE! | #VALUE! | 5.250                         | #VALUE! | #VALUE! | 5.125                         | #VALUE! | #VALUE! | 5.000                         | #VALUE! | #VALUE! |
| 5.500                         | #VALUE! | #VALUE! | 5.375                         | #VALUE! | #VALUE! | 5.250                         | #VALUE! | #VALUE! | 5.125                         | #VALUE! | #VALUE! |
| 5.625                         | #VALUE! | #VALUE! | 5.500                         | #VALUE! | #VALUE! |                               |         |         |                               |         |         |
| 5.750                         | #VALUE! | #VALUE! |                               |         |         |                               |         |         |                               |         |         |

Margin: 2.25 Caps: 2/2/5

| 3919-05 NC 10-1 Reduced Rate  |         |         | Loan Level Price Adjustments             |            |            |            | Adjustment to 45 day price |                      |        |
|-------------------------------|---------|---------|--|------------|------------|------------|----------------------------|----------------------|--------|
| 3900-05 Add 0.250 to the rate |         |         | <=60                                     | 60.01 - 65 | 65.01 - 70 | 70.01 - 75 | 75.01 - 80                 |                      |        |
| Rate                          | 30 Day  | 45 Day  |  |            |            |            |                            |                      |        |
| 3.750                         | (0.047) | 0.078   | 780-799                                  | -0.750     | -0.625     | -0.375     | -0.125                     | 15 Day Lock Term     | -0.125 |
| 3.875                         | (0.394) | (0.297) | 760-779                                  | -0.500     | -0.375     | -0.125     | 0.250                      | 60 Day Lock Term     | 0.250  |
| 4.000                         | (0.769) | (0.672) | 740-759                                  | -0.250     | -0.125     | 0.125      | 0.625                      | Lock Extension Fees: |        |
| 4.125                         | (1.145) | (1.047) | 720-739                                  | 0.000      | 0.250      | 0.500      | 1.000                      | 15 DAY               | 0.375  |
| 4.250                         | (1.520) | (1.422) | 700-719                                  | 0.125      | 0.625      | 0.875      | 1.375                      | Max Lender Credit:   | -2.150 |
| 4.375                         | (1.895) | (1.797) |  |            |            |            |                            |                      |        |
| 4.500                         | (2.270) | (2.172) |  |            |            |            |                            |                      |        |
| 4.625                         | #N/A    | #N/A    | Loan Amount > \$453,100 and <= \$679,650 |            |            |            | 0.000                      |                      |        |
| 4.750                         | #N/A    | #N/A    | Loan Amount >=\$1,000,000                |            |            |            | -0.125                     |                      |        |
| 4.875                         | #VALUE! | #VALUE! | Cash-out Refinance LTV <=50%             |            |            |            | 0.125                      |                      |        |
| 5.000                         | #VALUE! | #VALUE! | Cash-out Refinance LTV > 50% <=60%       |            |            |            | 0.250                      |                      |        |
| 5.125                         | #VALUE! | #VALUE! | Cash-out Refinance LTV > 60%             |            |            |            | 0.375                      |                      |        |
| 5.250                         | #VALUE! | #VALUE! | <b>Refinance Fixed 30 &amp; 20</b>       |            |            |            | <b>0.250</b>               |                      |        |
| 5.375                         | #VALUE! | #VALUE! | <b>Refinance Arms</b>                    |            |            |            | <b>0.250</b>               |                      |        |
|                               |         |         | <b>Refinance Fixed 15</b>                |            |            |            | <b>0.250</b>               |                      |        |
|                               |         |         | <b>20 Yr Term (3219/3200)</b>            |            |            |            | <b>-0.500</b>              |                      |        |
|                               |         |         | 3 units                                  |            |            |            | 0.375                      |                      |        |
|                               |         |         | 4 units                                  |            |            |            | 1.000                      |                      |        |
|                               |         |         | Second Home                              |            |            |            | 0.250                      |                      |        |
|                               |         |         | Investment                               |            |            |            | 1.750                      |                      |        |

Margin: 2.25 Caps: 2/2/5  
> Cannot be locked until Weslend approval is obtained.

Published pricing reflects 0.250 rate reduction under the Pre-Authorized Payment Prog.

**Reduced Rate Program -Borrowers are eligible for the Reduced Rate Program if they have an Automatic Payment Plan Account setup. Please contact your Account Executive for details!**

### WesLend Jumbo

| 3000-21 Jumbo 30 Year Fixed |         |         |         | 3300-21 Jumbo 15 Year Fixed |         |         |         | 3700-21 Jumbo 5/1 ARM |         |         |         |
|-----------------------------|---------|---------|---------|-----------------------------|---------|---------|---------|-----------------------|---------|---------|---------|
| Rate                        | 15 Day  | 30 Day  | 45 Day  | Rate                        | 15 Day  | 30 Day  | 45 Day  | Rate                  | 15 Day  | 30 Day  | 45 Day  |
| 4.250                       | 1.122   | 1.247   | 1.372   | 3.750                       | 0.986   | 1.111   | 1.236   | 3.625                 | 0.905   | 1.030   | 1.155   |
| 4.375                       | 0.790   | 0.915   | 1.040   | 3.875                       | 0.545   | 0.670   | 0.795   | 3.750                 | 0.545   | 0.670   | 0.795   |
| 4.500                       | 0.422   | 0.547   | 0.672   | 4.000                       | 0.095   | 0.220   | 0.345   | 3.875                 | 0.203   | 0.328   | 0.453   |
| 4.625                       | 0.097   | 0.222   | 0.347   | 4.125                       | (0.228) | (0.103) | 0.022   | 4.000                 | (0.036) | 0.089   | 0.214   |
| 4.750                       | (0.268) | (0.143) | (0.018) | 4.250                       | (0.462) | (0.337) | (0.212) | 4.125                 | (0.305) | (0.180) | (0.055) |
| 4.875                       | (0.640) | (0.515) | (0.390) | 4.375                       | (0.572) | (0.447) | (0.322) | 4.250                 | (0.592) | (0.467) | (0.342) |
| 5.000                       | (1.011) | (0.886) | (0.761) | 4.500                       | (0.882) | (0.757) | (0.632) | 4.375                 | (0.833) | (0.708) | (0.583) |
| 5.125                       | (1.327) | (1.202) | (1.077) | 4.625                       | (1.061) | (0.936) | (0.811) | 4.500                 | (1.034) | (0.909) | (0.784) |
| 5.250                       | (1.653) | (1.528) | (1.403) | 4.750                       | (1.339) | (1.214) | (1.089) | 4.625                 | (1.226) | (1.101) | (0.976) |
| 5.375                       | (1.872) | (1.747) | (1.622) | 4.875                       | (1.649) | (1.524) | (1.399) | 4.750                 | (1.466) | (1.341) | (1.216) |
| 5.500                       | (2.081) | (1.956) | (1.831) | 5.000                       | (1.923) | (1.798) | (1.673) |                       |         |         |         |

Margin: 2.250 Caps: 2/2/5

| Loan Level Price Adjustments |  | <=60    | 60.01 - 65 | 65.01 - 70 | 70.01 - 75 | 75.01 - 80 | 80.01 - 85 | 85.01 - 90 |
|------------------------------|--|---------|------------|------------|------------|------------|------------|------------|
| Purchase Special             |  | (0.375) | (0.375)    | (0.375)    | (0.375)    | (0.250)    | 0.000      | 0.000      |
| Loan amount >1.5mm-\$2.0mm   |  | 0.000   | 0.000      | 0.000      | 0.000      | 0.500      | 0.500      | 0.500      |
| Loan amount >2.0mm-\$2.5mm   |  | 0.000   | 0.000      | 0.000      | 0.250      | 0.500      | 0.500      | 0.500      |
| 760+ Fico                    |  | (0.500) | (0.375)    | (0.250)    | 0.000      | 0.250      | 0.375      | 0.625      |
| 740-759 Fico                 |  | (0.375) | (0.250)    | (0.125)    | 0.125      | 0.375      | 0.750      | 0.750      |
| 720-739 Fico                 |  | (0.250) | (0.125)    | 0.000      | 0.500      | 1.000      | 1.000      | 1.250      |
| 700-719 Fico                 |  | (0.250) | 0.000      | 0.250      | 0.750      | 1.250      | 1.500      | 1.750      |
| 680-699 Fico                 |  | (0.125) | 0.125      | 0.375      | 0.750      | 1.250      | 2.250      | 2.500      |
| Second Home                  |  | 0.000   | 0.000      | 0.500      | 0.500      | n/a        | n/a        | n/a        |
| Investment Property          |  | 1.000   | 1.500      | n/a        | n/a        | n/a        | n/a        | n/a        |
| Condo                        |  | 0.000   | 0.000      | 0.250      | 0.250      | 0.250      | 0.250      | 0.250      |
| Cash Out Refi                |  | 0.500   | 0.500      | 0.500      | 1.500      | n/a        | n/a        | n/a        |
| 2-4 Units                    |  | 0.500   | 0.500      | 0.500      | 0.500      | 0.500      | n/a        | n/a        |
| DTI >40                      |  | 0.000   | 0.000      | 0.000      | 0.125      | 0.250      | 0.375      | 0.500      |

| LTV > 80% w/No MI (in addition to above adjustments) |  |       |       |       |       |       |       |       |
|--|--|-------|-------|-------|-------|-------|-------|-------|
| No MI w/760+ Fico                                    |  | n/a   | n/a   | n/a   | n/a   | n/a   | 0.375 | 1.000 |
| No MI w/740-759 Fico                                 |  | n/a   | n/a   | n/a   | n/a   | n/a   | 0.375 | 1.125 |
| No MI w/720-739 Fico                                 |  | n/a   | n/a   | n/a   | n/a   | n/a   | 0.375 | n/a   |
| 60 Day Lock Term, add to 45 day price                |  | 0.200 | 0.200 | 0.200 | 0.200 | 0.200 | 0.200 | 0.200 |

| Max Lender Credit after Adjustments |         |
|-------------------------------------|---------|
| 3000-21                             | 101.375 |
| 3300-21                             | 101.375 |
| 3700-21                             | 101.375 |
| 3800-21                             | 101.375 |
| 3900-21                             | 101.375 |

**Weslend Non-QM**

\*\* Pricing is Borrower Paid. To view your contracted Lender-Paid Compensation rates and pricing, please use Pricer feature @ [www.WeslendWholesale.com](http://www.WeslendWholesale.com)

| 9771-30 Agency Plus 5/1 ARM |         |         | 9773-30 Alt Doc 5/1 ARM |         |         | 9774-30 Alt Investor 5/1 ARM |         |         |
|-----------------------------|---------|---------|-------------------------|---------|---------|------------------------------|---------|---------|
| Rate                        | 30 day  | 45 day  | Rate                    | 30 day  | 45 day  | Rate                         | 30 day  | 45 day  |
| 7.375                       | (3.562) | (3.437) | 7.750                   | (3.562) | (3.437) | 8.125                        | (3.562) | (3.437) |
| 7.250                       | (3.312) | (3.187) | 7.625                   | (3.312) | (3.187) | 7.990                        | (3.292) | (3.167) |
| 7.125                       | (3.062) | (2.937) | 7.500                   | (3.062) | (2.937) | 7.875                        | (3.062) | (2.937) |
| 6.990                       | (2.792) | (2.667) | 7.375                   | (2.812) | (2.687) | 7.750                        | (2.812) | (2.687) |
| 6.875                       | (2.562) | (2.437) | 7.250                   | (2.562) | (2.437) | 7.625                        | (2.562) | (2.437) |
| 6.750                       | (2.312) | (2.187) | 7.125                   | (2.312) | (2.187) | 7.500                        | (2.312) | (2.187) |
| 6.625                       | (2.062) | (1.937) | 6.990                   | (2.042) | (1.917) | 7.375                        | (2.062) | (1.937) |
| 6.500                       | (1.812) | (1.687) | 6.875                   | (1.812) | (1.687) | 7.250                        | (1.812) | (1.687) |
| 6.375                       | (1.562) | (1.437) | 6.750                   | (1.562) | (1.437) | 7.125                        | (1.562) | (1.437) |
| 6.250                       | (1.312) | (1.187) | 6.625                   | (1.312) | (1.187) | 6.990                        | (1.292) | (1.167) |
| 6.125                       | (1.062) | (0.937) | 6.500                   | (1.062) | (0.937) | 6.875                        | (1.062) | (0.937) |
| 5.990                       | (0.792) | (0.667) | 6.375                   | (0.812) | (0.687) | 6.750                        | (0.812) | (0.687) |
| 5.875                       | (0.562) | (0.437) | 6.250                   | (0.562) | (0.437) | 6.625                        | (0.562) | (0.437) |
| 5.750                       | (0.312) | (0.187) | 6.125                   | (0.312) | (0.187) | 6.500                        | (0.312) | (0.187) |
| 5.625                       | (0.062) | 0.063   | 5.990                   | (0.042) | 0.083   | 6.375                        | (0.062) | 0.063   |
| 5.500                       | 0.188   | 0.313   | 5.875                   | 0.188   | 0.313   | 6.250                        | 0.188   | 0.313   |
| 5.375                       | 0.438   | 0.563   | 5.750                   | 0.438   | 0.563   | 6.125                        | 0.438   | 0.563   |
| 5.250                       | 0.688   | 0.813   | 5.625                   | 0.688   | 0.813   | 5.990                        | 0.708   | 0.833   |
| 5.125                       | 0.938   | 1.063   | 5.500                   | 0.938   | 1.063   | 5.875                        | 0.938   | 1.063   |
| 4.990                       | 1.208   | 1.333   | 5.375                   | 1.188   | 1.313   | 5.750                        | 1.188   | 1.313   |
| 4.875                       | 1.438   | 1.563   | 5.250                   | 1.438   | 1.563   | 5.625                        | 1.438   | 1.563   |
| 4.750                       | 1.813   | 1.938   | 5.125                   | 1.813   | 1.938   | 5.500                        | 1.813   | 1.938   |

| 9775-30 Premier Bank Statement 5/1 ARM |         |         |
|--|---------|---------|
| Rate                                   | 30 day  | 45 day  |
| 7.500                                  | (4.062) | (3.937) |
| 7.375                                  | (3.812) | (3.687) |
| 7.250                                  | (3.562) | (3.437) |
| 7.125                                  | (3.312) | (3.187) |
| 6.990                                  | (3.042) | (2.917) |
| 6.875                                  | (2.812) | (2.687) |
| 6.750                                  | (2.562) | (2.437) |
| 6.625                                  | (2.312) | (2.187) |
| 6.500                                  | (2.062) | (1.937) |
| 6.375                                  | (1.812) | (1.687) |
| 6.250                                  | (1.562) | (1.437) |
| 6.125                                  | (1.312) | (1.187) |
| 5.990                                  | (1.042) | (0.917) |
| 5.875                                  | (0.812) | (0.687) |
| 5.750                                  | (0.562) | (0.437) |
| 5.625                                  | (0.312) | (0.187) |
| 5.500                                  | (0.062) | 0.063   |
| 5.375                                  | 0.188   | 0.313   |
| 5.250                                  | 0.438   | 0.563   |
| 5.125                                  | 0.813   | 0.938   |
| 4.990                                  | 1.218   | 1.343   |

| Max Price       |          |           |         | Min Rate |         |          |          |          |
|-----------------|----------|-----------|---------|----------|---------|----------|----------|----------|
|                 | Standard | Min Price | Margins | 5/1 ARM  | 7/1 ARM | 10/1 ARM | 15yr FRM | 30yr FRM |
| Agency Plus     | 101.250  | 99.000    | 3.500   | 4.750    | 4.875   | 5.125    | 4.875    | 5.125    |
| Alternative Doc | 101.000  | 99.000    | 4.125   | 5.125    | 5.250   | 5.500    | 5.250    | 5.500    |
| Alt Investor    | 101.000  | 99.000    | 4.750   | 5.500    | 5.625   | 5.875    | 5.625    | 5.875    |

| Loan Level PRICE Adjustments    |         |          |          |          |          |          |          |          |          |
|---------------------------------|---------|----------|----------|----------|----------|----------|----------|----------|----------|
|                                 | <=50    | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
| 7/1 ARM (Add to 5/1 Rate)       | 0.250   | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    |
| 10/1 ARM (Add to 5/1 Rate)      | 0.625   | 0.625    | 0.625    | 0.625    | 0.625    | 0.625    | 0.625    | 0.625    | 0.625    |
| 15yr FRM (Add to 5/1 Rate)      | 0.125   | 0.125    | 0.125    | 0.125    | 0.125    | 0.125    | 0.125    | 0.125    | 0.125    |
| 30yr FRM (Add to 5/1 Rate)      | 0.750   | 0.750    | 0.750    | 0.750    | 0.750    | 0.750    | 0.750    | 0.750    | 0.750    |
| Amort Type IO (ARM Only)        | 0.000   | 0.000    | 0.000    | 0.250    | 0.500    | 0.500    | 0.875    | 1.250    | 2.000    |
| Credit Score                    | <=50    | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
| >=740                           | 0.000   | 0.000    | 0.000    | 0.000    | 0.000    | 0.375    | 0.750    | 1.500    | 2.500    |
| 720-739                         | 0.000   | 0.000    | 0.000    | 0.000    | 0.250    | 0.500    | 0.750    | 1.500    | 2.500    |
| 700-719                         | 0.000   | 0.000    | 0.000    | 0.000    | 0.250    | 0.500    | 1.000    | 1.750    | 2.750    |
| 680-699                         | 0.250   | 0.250    | 0.250    | 0.375    | 0.625    | 1.000    | 1.500    | 2.250    | 4.250    |
| 660-679                         | 0.750   | 0.750    | 0.750    | 0.875    | 1.125    | 1.625    | n/a      | n/a      | n/a      |
| 640-659                         | 1.625   | 1.625    | 1.625    | 2.125    | 2.625    | 3.625    | n/a      | n/a      | n/a      |
| 620-639                         | 2.500   | 2.500    | 2.500    | 2.750    | 3.500    | 5.125    | n/a      | n/a      | n/a      |
| 600-619                         | 3.375   | 3.375    | 3.375    | 3.750    | 4.500    | 5.500    | n/a      | n/a      | n/a      |
| DTI 43.01-50                    | 0.500   | 0.500    | 0.500    | 0.500    | 0.500    | 0.500    | 0.500    | 0.875    | 1.375    |
| DTI 50.01-55                    | 0.750   | 0.750    | 0.750    | 1.000    | 1.000    | 1.000    | n/a      | n/a      | n/a      |
| Non Owner (n/a to ALT Investor) | 0.500   | 0.500    | 0.500    | 0.625    | 0.750    | 0.875    | 1.000    | n/a      | n/a      |
| Second Home                     | 0.000   | 0.000    | 0.000    | 0.000    | 0.250    | 0.250    | 0.250    | n/a      | n/a      |
| Prop Type: 2-4 Units            | 0.000   | 0.000    | 0.000    | 0.000    | 0.250    | 0.250    | 0.250    | n/a      | n/a      |
| Purpose: Cashout Refi           | 0.000   | 0.000    | 0.000    | 0.125    | 0.250    | 0.375    | 0.625    | 1.250    | n/a      |
| Loan Amt >=100k and <150k       | 3.000   | 3.000    | 3.000    | 3.000    | 3.000    | 3.000    | 3.000    | 3.000    | 3.000    |
| Loan Amt >=150k and <200k       | 1.500   | 1.500    | 1.500    | 1.500    | 1.500    | 1.500    | 1.500    | 1.500    | 1.500    |
| Loan Amt >=200k and <400k       | 0.000   | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |
| Loan Amt >=400k and <800k       | 0.000   | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |
| Loan Amt >=800k and <1.5m       | (0.500) | (0.500)  | (0.500)  | (0.500)  | (0.500)  | (0.500)  | (0.500)  | (0.500)  | (0.500)  |
| Loan Amt >=1.5m and Max         | (0.750) | (0.750)  | (0.750)  | (0.750)  | (0.750)  | (0.750)  | (0.750)  | n/a      | n/a      |
| Cashout as Reserves             | 0.250   | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | n/a      |
| (1X30)                          | 0.125   | 0.125    | 0.125    | 0.250    | 0.500    | 0.750    | 1.000    | n/a      | n/a      |
| Non-Warrantable Condo           | 0.750   | 0.750    | 0.750    | 1.000    | 1.250    | 1.500    | 1.750    | n/a      | n/a      |

| WesLend Portfolio Fee Buyout Option Price Adjustor |             |             |             |             |             |             |           |            |         |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-----------|------------|---------|
| 100-150k   | >\$150-200k | >\$200-250k | >\$250-300k | >\$300-350k | >\$350-500k | >\$500-750K | >\$750-1M | >\$1M-1.5M | >\$1.5M |
| 1.440  | 0.960       | 0.720       | 0.576       | 0.480       | 0.411       | 0.288       | 0.192     | 0.144      | 0.096   |

| Additional Codes |             |            |             |            |             |              |            |  |  |
|------------------|-------------|------------|-------------|------------|-------------|--------------|------------|--|--|
| Agency Plus      |             | Alt Doc AQ |             | Alt Doc SE |             | Alt Investor |            |  |  |
| 9871-30          | 7/1 Arm     | 9872-30    | 7/1 Arm     | 9873-30    | 7/1 Arm     | 9874-30      | 7/1 Arm    |  |  |
| 9971-30          | 10/1 Arm    | 9972-30    | 10/1 Arm    | 9973-30    | 10/1 Arm    | 9974-30      | 10/1 Arm   |  |  |
| 9471-30          | 5/1 ARM IO  | 9472-30    | 5/1 ARM IO  | 9473-30    | 5/1 ARM IO  | 9474-30      | 5/1 ARM IO |  |  |
| 9571-30          | 7/1 ARM IO  | 9572-30    | 7/1 ARM IO  | 9573-30    | 7/1 ARM IO  |              |            |  |  |
| 9671-30          | 10/1 ARM IO | 9672-30    | 10/1 ARM IO | 9673-30    | 10/1 ARM IO |              |            |  |  |
| 9371-30          | 15yr Fixed  | 9372-30    | 15yr Fixed  | 9373-30    | 15yr Fixed  | 9374-30      | 15yr Fixed |  |  |
| 9271-30          | 30yr Fixed  | 9272-30    | 30yr Fixed  | 9273-30    | 30yr Fixed  | 9274-30      | 30yr Fixed |  |  |

**Notes**

Interest Rate Floor = Note Rate Indexed to 1yr Libor + margin after fixed period

### Weslend Non-QM II

\*\* Pricing is Borrower Paid. To view your contracted Lender-Paid Compensation rates and pricing, please use Pricer feature @ [www.WeslendWholesale.com](http://www.WeslendWholesale.com)

| 9766-21 Fresh Start 5/1 ARM |         |         | Program Highlights | 9266-21 Fresh Start 30 Year Fixed |         |         |
|-----------------------------|---------|---------|--------------------|-----------------------------------|---------|---------|
| Rate                        | 30 day  | 45 day  |                    | Rate                              | 30 day  | 45 day  |
| 7.375                       | (1.236) | (1.174) |                    | 7.750                             | (0.932) | (0.870) |
| 7.500                       | (1.486) | (1.424) |                    | 7.875                             | (1.182) | (1.120) |
| 7.625                       | (1.736) | (1.674) |                    | 8.000                             | (1.432) | (1.370) |
| 7.750                       | (1.986) | (1.924) |                    | 8.125                             | (1.682) | (1.620) |
| 7.875                       | (2.236) | (2.174) |                    | 8.250                             | (1.932) | (1.870) |
| 8.000                       | (2.486) | (2.424) |                    | 8.375                             | (2.182) | (2.120) |
| 8.125                       | (2.736) | (2.674) |                    | 8.500                             | (2.432) | (2.370) |
| 8.250                       | (2.986) | (2.924) |                    | 8.625                             | (2.682) | (2.620) |
| 8.375                       | (3.236) | (3.174) |                    | 8.750                             | (2.932) | (2.870) |
| 8.500                       | (3.486) | (3.424) |                    | 8.875                             | (3.182) | (3.120) |
| 8.625                       | (3.736) | (3.674) |                    | 9.000                             | (3.432) | (3.370) |
| 8.750                       | (3.986) | (3.924) |                    | 9.125                             | (3.682) | (3.620) |
| 8.875                       | (4.236) | (4.174) |                    | 9.250                             | (3.932) | (3.870) |
|                             |         |         |                    | 9.375                             | (4.182) | (4.120) |
|                             |         |         |                    | 9.500                             | (4.432) | (4.370) |
|                             |         |         |                    | 9.625                             | (4.682) | (4.620) |

Max Rebate: 102.25 Margin: 6.500 Caps: 2/2/6  
Index: 1 Year LIBOR

Max Rebate: 102.25

| Adjustments to Price | 0-65  | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 | >90 |
|----------------------|-------|----------|----------|----------|----------|----------|-----|
| Second Home          | 0.500 | 0.500    | 0.500    | 0.500    | 0.500    | n/a      | n/a |
| cash out             | 0.500 | 0.750    | 0.750    | 0.750    | n/a      | n/a      | n/a |
| 2-4 units            | 0.250 | 0.250    | 0.250    | 0.250    | 0.250    | n/a      | n/a |

| FICO: Adjustment to Price | 0-65  | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 | >90 |
|---------------------------|-------|----------|----------|----------|----------|----------|-----|
| 740+ FICO                 | 0.000 | 0.250    | 0.500    | 0.750    | 1.750    | n/a      | n/a |
| 720-739 FICO              | 0.000 | 0.250    | 0.500    | 0.750    | 1.750    | n/a      | n/a |
| 700-719 FICO              | 0.250 | 0.500    | 0.750    | 1.000    | 2.000    | n/a      | n/a |
| 680-699 FICO              | 0.750 | 1.000    | 1.250    | 1.500    | 2.250    | n/a      | n/a |
| 660-679 FICO              | 1.000 | 1.250    | 1.500    | 1.750    | 2.500    | n/a      | n/a |
| 640-659 FICO              | 1.500 | 1.750    | 2.000    | 2.250    | 2.750    | n/a      | n/a |
| 620-639 FICO              | 2.000 | 2.250    | 2.500    | 2.750    | n/a      | n/a      | n/a |
| 600-619 FICO              | 2.500 | 2.750    | n/a      | n/a      | n/a      | n/a      | n/a |
| 580-599 FICO              | 3.000 | 3.250    | n/a      | n/a      | n/a      | n/a      | n/a |

| LTV: Adjustments to Price                | 0-65    | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 | >90 |
|--|---------|----------|----------|----------|----------|----------|-----|
| Total Loan Amount \$100,000 to \$199,999 | 0.375   | 0.375    | 0.375    | 0.500    | 0.500    | n/a      | n/a |
| Total Loan Amount \$200,000 to \$349,999 | 0.125   | 0.125    | 0.125    | 0.250    | 1.000    | n/a      | n/a |
| Total Loan Amount \$350,000 to \$449,999 | (1.000) | (0.750)  | (0.750)  | 0.250    | 1.000    | n/a      | n/a |
| Total Loan Amount \$450,000 to \$599,999 | (1.000) | (0.750)  | (0.750)  | 0.250    | 1.000    | n/a      | n/a |
| Total Loan Amount \$600,000 to \$849,999 | (1.000) | (0.750)  | (0.750)  | 0.250    | 1.000    | n/a      | n/a |
| Total Loan Amount >= \$850,000           | (0.250) | (0.250)  | (0.250)  | 0.250    | 1.000    | n/a      | n/a |
| Refinance                                | 0.375   | 0.375    | 0.375    | 0.375    | 0.500    | n/a      | n/a |
| Condo                                    | 0.125   | 0.125    | 0.125    | 0.125    | 0.250    | n/a      | n/a |