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**Lock Expiration Dates**

|        |            |
|--------|------------|
| 15 day | 11/6/2018  |
| 30 day | 11/21/2018 |
| 45 day | 12/6/2018  |
| 60 day | 12/21/2018 |

**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 | >\$500-679,650k |
|-----------|-----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------|
| 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                                | 3.072   | 3.073   | 3.150   | 3.500                                | 1.737   | 1.877   | 1.877   | 3.500                                | 1.884   | 2.042   | 2.042   |
| 4.125                                | 2.320   | 2.321   | 2.398   | 3.625                                | 1.246   | 1.384   | 1.384   | 3.625                                | 1.489   | 1.627   | 1.627   |
| 4.250                                | 1.732   | 1.843   | 1.843   | 3.750                                | 0.864   | 1.002   | 1.006   | 3.750                                | 0.811   | 0.948   | 0.948   |
| 4.375                                | 1.099   | 1.210   | 1.210   | 3.875                                | 0.365   | 0.508   | 0.508   | 3.875                                | 0.411   | 0.550   | 0.550   |
| 4.500                                | 0.313   | 0.338   | 0.422   | 4.000                                | (0.056) | (0.014) | 0.072   | 4.000                                | (0.078) | (0.076) | 0.016   |
| 4.625                                | (0.386) | (0.310) | (0.243) | 4.125                                | (0.568) | (0.523) | (0.445) | 4.125                                | (0.386) | (0.385) | (0.292) |
| 4.750                                | (0.923) | (0.922) | (0.814) | 4.250                                | (0.853) | (0.852) | (0.759) | 4.250                                | (0.818) | (0.692) | (0.692) |
| 4.875                                | (1.472) | (1.471) | (1.362) | 4.375                                | (1.355) | (1.253) | (1.248) | 4.375                                | (1.177) | (1.051) | (1.051) |
| 5.000                                | (1.934) | (1.912) | (1.792) | 4.500                                | (1.723) | (1.657) | (1.626) | 4.500                                | (1.761) | (1.759) | (1.651) |
| 5.125                                | (2.567) | (2.566) | (2.442) | 4.625                                | (2.139) | (2.041) | (1.990) | 4.625                                | (2.015) | (2.014) | (1.905) |
| 5.250                                | (3.133) | (3.132) | (3.008) | 4.750                                | (2.419) | (2.417) | (2.309) | 4.750                                | (2.289) | (2.288) | (2.180) |
| 5.375                                | (3.631) | (3.630) | (3.506) | 4.875                                | (2.786) | (2.785) | (2.677) | 4.875                                | (2.554) | (2.553) | (2.445) |
| 5.500                                | (3.778) | (3.777) | (3.653) | 5.000                                | (2.565) | (2.465) | (2.465) |                                      |         |         |         |
| 5.625                                | (4.451) | (4.450) | (4.326) | 5.125                                | (3.013) | (2.914) | (2.914) |                                      |         |         |         |
| 5.750                                | (5.017) | (5.015) | (4.892) |                                      |         |         |         |                                      |         |         |         |
| 5.875                                | (5.459) | (5.458) | (5.334) |                                      |         |         |         |                                      |         |         |         |

| 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                                | 1.854   | 1.856   | 1.933   | 4.375               | 2.644   | 2.756   | 2.756   | 3.750               | 2.009   | 2.091   | 2.091   |
| 4.125                                | 1.257   | 1.258   | 1.335   | 4.500               | 1.859   | 1.970   | 1.970   | 3.875               | 1.409   | 1.491   | 1.491   |
| 4.250                                | 0.715   | 0.858   | 0.858   | 4.625               | 0.893   | 1.037   | 1.037   | 4.000               | 1.277   | 1.410   | 1.410   |
| 4.375                                | 0.207   | 0.352   | 0.352   | 4.750               | 0.474   | 0.617   | 0.617   | 4.125               | 0.959   | 1.088   | 1.088   |
| 4.500                                | (0.732) | (0.731) | (0.622) | 4.875               | (0.119) | 0.024   | 0.024   | 4.250               | 0.704   | 0.812   | 0.812   |
| 4.625                                | (1.273) | (1.272) | (1.164) | 5.000               | (0.655) | (0.513) | (0.513) | 4.375               | 0.182   | 0.289   | 0.289   |
| 4.750                                | (1.772) | (1.770) | (1.662) | 5.125               | (0.631) | (0.453) | (0.453) | 4.500               | 0.112   | 0.225   | 0.225   |
| 4.875                                | (2.233) | (2.232) | (2.124) | 5.250               | (1.002) | (0.832) | (0.832) | 4.625               | (0.234) | (0.078) | (0.078) |
| 5.000                                | (2.613) | (2.611) | (2.488) | 5.375               | (1.348) | (1.335) | (1.211) | 4.750               | (0.421) | (0.262) | (0.262) |
| 5.125                                | (3.144) | (3.142) | (3.019) | 5.500               | (1.628) | (1.458) | (1.458) | 4.875               | (0.659) | (0.502) | (0.502) |
| 5.250                                | (3.603) | (3.602) | (3.478) | 5.625               | (1.640) | (1.482) | (1.482) | 5.000               | (0.392) | (0.331) | (0.331) |
| 5.375                                | (4.014) | (4.013) | (3.889) | 5.750               | (1.641) | (1.462) | (1.425) | 5.125               | (0.374) | (0.310) | (0.310) |
| 5.500                                | (3.957) | (3.956) | (3.832) |                     |         |         |         |                     |         |         |         |
| 5.625                                | (4.504) | (4.503) | (4.379) |                     |         |         |         |                     |         |         |         |

| 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            | 2.644   | 2.756   | 2.756   | 3.750             | 2.009   | 2.091   | 2.091   | <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: 0.8em; margin-top: 10px;">See full guidelines for details</p> |
| 4.500            | 1.859   | 1.970   | 1.970   | 3.875             | 1.409   | 1.491   | 1.491   |   |
| 4.625            | 0.893   | 1.037   | 1.037   | 4.000             | 1.277   | 1.410   | 1.410   |   |
| 4.750            | 0.474   | 0.617   | 0.617   | 4.125             | 0.959   | 1.088   | 1.088   |   |
| 4.875            | (0.119) | 0.024   | 0.024   | 4.250             | 0.704   | 0.812   | 0.812   |   |
| 5.000            | (0.655) | (0.513) | (0.513) | 4.375             | 0.182   | 0.289   | 0.289   |   |
| 5.125            | (0.631) | (0.453) | (0.453) | 4.500             | 0.112   | 0.225   | 0.225   |   |
| 5.250            | (1.002) | (0.832) | (0.832) | 4.625             | (0.234) | (0.078) | (0.078) |   |
| 5.375            | (1.348) | (1.335) | (1.211) | 4.750             | (0.421) | (0.262) | (0.262) |   |
| 5.500            | (1.628) | (1.458) | (1.458) | 4.875             | (0.659) | (0.502) | (0.502) |   |
| 5.625            | (1.640) | (1.482) | (1.482) | 5.000             | (0.392) | (0.331) | (0.331) |   |
| 5.750            | (1.641) | (1.462) | (1.425) | 5.125             | (0.374) | (0.310) | (0.310) |   |
| 5.875            | (1.937) | (1.936) | (1.812) |                   |         |         |         |   |

### 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 |
|---------------------|----------|---------|---------|---------|---------|---------|---------|-----------|--------|
| 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 > \$679,650* |          | 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                    | 2.738   | 2.738   | 2.816   | 3.250                    | 2.583   | 2.598   | 2.661   | 3.250                    | 3.383   | 3.398   | 3.461   |
| 4.125                    | 1.941   | 1.941   | 2.019   | 3.375                    | 2.092   | 2.108   | 2.170   | 3.375                    | 2.892   | 2.908   | 2.970   |
| 4.250                    | 1.269   | 1.269   | 1.347   | 3.500                    | 1.716   | 1.732   | 1.794   | 3.500                    | 2.516   | 2.532   | 2.594   |
| 4.375                    | 0.655   | 0.655   | 0.733   | 3.625                    | 1.181   | 1.197   | 1.260   | 3.625                    | 1.981   | 1.997   | 2.060   |
| 4.500                    | 0.134   | 0.150   | 0.244   | 3.750                    | 0.739   | 0.755   | 0.817   | 3.750                    | 1.539   | 1.555   | 1.617   |
| 4.625                    | (0.545) | (0.529) | (0.436) | 3.875                    | 0.266   | 0.297   | 0.360   | 3.875                    | 1.066   | 1.097   | 1.160   |
| 4.750                    | (1.165) | (1.149) | (1.055) | 4.000                    | (0.119) | (0.088) | (0.026) | 4.000                    | 0.681   | 0.712   | 0.774   |
| 4.875                    | (1.671) | (1.656) | (1.562) | 4.125                    | (0.635) | (0.604) | (0.542) | 4.125                    | 0.165   | 0.196   | 0.258   |
| 5.000                    | (2.177) | (2.146) | (2.052) | 4.250                    | (1.050) | (1.019) | (0.957) | 4.250                    | (0.250) | (0.219) | (0.157) |
| 5.125                    | (2.746) | (2.715) | (2.621) | 4.375                    | (1.441) | (1.410) | (1.348) | 4.375                    | (0.641) | (0.610) | (0.548) |
| 5.250                    | (3.320) | (3.288) | (3.195) | 4.500                    | (1.716) | (1.669) | (1.607) | 4.500                    | (0.916) | (0.869) | (0.807) |
| 5.375                    | (3.783) | (3.752) | (3.658) | 4.625                    | (2.207) | (2.160) | (2.098) | 4.625                    | (1.407) | (1.360) | (1.298) |
| 5.500                    | (4.063) | (4.031) | (3.938) | 4.750                    | (2.593) | (2.546) | (2.484) | 4.750                    | (1.793) | (1.746) | (1.684) |
| 5.625                    | (4.592) | (4.561) | (4.467) | 4.875                    | (3.030) | (2.983) | (2.921) | 4.875                    | (2.230) | (2.183) | (2.121) |
| 5.750                    | (5.143) | (5.111) | (5.018) |                          |         |         |         |                          |         |         |         |
| 5.875                    | (5.560) | (5.529) | (5.435) |                          |         |         |         |                          |         |         |         |


  

| 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                    | 2.916   | 2.916   | 2.994   | 4.125                       | 2.811   | 2.811   | 2.889   | 3.750                       | 1.839   | 1.870   | 1.933   |
| 4.125                    | 2.297   | 2.297   | 2.375   | 4.250                       | 2.139   | 2.139   | 2.217   | 3.875                       | 1.366   | 1.397   | 1.460   |
| 4.250                    | 1.480   | 1.496   | 1.589   | 4.375                       | 1.525   | 1.525   | 1.603   | 4.000                       | 0.981   | 1.012   | 1.074   |
| 4.375                    | 0.852   | 0.867   | 0.961   | 4.500                       | 1.004   | 1.020   | 1.114   | 4.125                       | 0.465   | 0.496   | 0.558   |
| 4.500                    | 0.316   | 0.332   | 0.425   | 4.625                       | 0.325   | 0.341   | 0.434   | 4.250                       | 0.050   | 0.081   | 0.143   |
| 4.625                    | (0.203) | (0.187) | (0.093) | 4.750                       | (0.295) | (0.279) | (0.185) | 4.375                       | (0.341) | (0.310) | (0.248) |
| 4.750                    | (0.817) | (0.786) | (0.692) | 4.875                       | (0.801) | (0.786) | (0.692) | 4.500                       | (0.366) | (0.319) | (0.257) |
| 4.875                    | (1.474) | (1.442) | (1.349) | 5.000                       | (0.807) | (0.776) | (0.682) | 4.625                       | (0.857) | (0.810) | (0.748) |
| 5.000                    | (1.971) | (1.940) | (1.846) | 5.125                       | (1.376) | (1.345) | (1.251) | 4.750                       | (1.243) | (1.196) | (1.134) |
| 5.125                    | (2.417) | (2.386) | (2.292) | 5.250                       | (1.950) | (1.918) | (1.825) | 4.875                       | (1.680) | (1.633) | (1.571) |
| 5.250                    | (2.891) | (2.859) | (2.766) | 5.375                       | (2.413) | (2.382) | (2.288) |                             |         |         |         |
| 5.375                    | (3.329) | (3.298) | (3.204) |                             |         |         |         |                             |         |         |         |
| 5.500                    | (3.823) | (3.792) | (3.698) |                             |         |         |         |                             |         |         |         |
| 5.625                    | (4.292) | (4.260) | (4.167) |                             |         |         |         |                             |         |         |         |
| 5.750                    | (4.745) | (4.714) | (4.620) |                             |         |         |         |                             |         |         |         |
| 5.875                    | (5.142) | (5.111) | (5.017) |                             |         |         |         |                             |         |         |         |

| 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                    | 2.811   | 2.811   | 2.889   | 3.750                     | 1.839   | 1.870   | 1.933   | <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                    | 2.139   | 2.139   | 2.217   | 3.875                     | 1.366   | 1.397   | 1.460   |   |  |  |  |
| 4.375                    | 1.525   | 1.525   | 1.603   | 4.000                     | 0.981   | 1.012   | 1.074   |   |  |  |  |
| 4.500                    | 1.004   | 1.020   | 1.114   | 4.125                     | 0.465   | 0.496   | 0.558   |   |  |  |  |
| 4.625                    | 0.325   | 0.341   | 0.434   | 4.250                     | 0.050   | 0.081   | 0.143   |   |  |  |  |
| 4.750                    | (0.295) | (0.279) | (0.185) | 4.375                     | (0.341) | (0.310) | (0.248) |   |  |  |  |
| 4.875                    | (0.801) | (0.786) | (0.692) | 4.500                     | (0.366) | (0.319) | (0.257) |   |  |  |  |
| 5.000                    | (0.807) | (0.776) | (0.682) | 4.625                     | (0.857) | (0.810) | (0.748) |   |  |  |  |
| 5.125                    | (1.376) | (1.345) | (1.251) | 4.750                     | (1.243) | (1.196) | (1.134) |   |  |  |  |
| 5.250                    | (1.950) | (1.918) | (1.825) | 4.875                     | (1.680) | (1.633) | (1.571) |   |  |  |  |
| 5.375                    | (2.413) | (2.382) | (2.288) |                           |         |         |         |   |  |  |  |

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 > \$679,650*  |          | 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                    | 3.510   | 3.565   | 3.617   | 3.500                    | 1.685   | 1.749   | 1.813   | 3.250                    | 2.057   | 2.121   | 2.185   |
| 4.125                    | 2.730   | 2.785   | 2.837   | 3.625                    | 1.187   | 1.251   | 1.315   | 3.375                    | 1.696   | 1.760   | 1.824   |
| 4.250                    | 1.976   | 2.031   | 2.083   | 3.750                    | 0.713   | 0.770   | 0.827   | 3.500                    | 1.345   | 1.408   | 1.472   |
| 4.375                    | 1.450   | 1.504   | 1.557   | 3.875                    | 0.243   | 0.300   | 0.357   | 3.625                    | 1.025   | 1.089   | 1.153   |
| 4.500                    | 0.807   | 0.877   | 0.945   | 4.000                    | (0.168) | (0.112) | (0.055) | 3.750                    | 0.159   | 0.215   | 0.272   |
| 4.625                    | 0.092   | 0.162   | 0.231   | 4.125                    | (0.593) | (0.537) | (0.480) | 3.875                    | (0.181) | (0.125) | (0.068) |
| 4.750                    | (0.607) | (0.537) | (0.469) | 4.250                    | (0.988) | (0.931) | (0.874) | 4.000                    | (0.485) | (0.428) | (0.371) |
| 4.875                    | (1.214) | (1.143) | (1.075) | 4.375                    | (1.290) | (1.234) | (1.177) | 4.125                    | (0.744) | (0.687) | (0.630) |
| 5.000                    | (1.619) | (1.541) | (1.466) | 4.500                    | (1.810) | (1.753) | (1.696) | 4.250                    | (1.449) | (1.392) | (1.336) |
| 5.125                    | (2.311) | (2.233) | (2.158) | 4.625                    | (2.236) | (2.179) | (2.122) | 4.375                    | (1.739) | (1.682) | (1.625) |
| 5.250                    | (2.911) | (2.833) | (2.757) | 4.750                    | (2.429) | (2.372) | (2.315) | 4.500                    | (2.034) | (1.977) | (1.920) |
| 5.375                    | (3.363) | (3.285) | (3.209) | 4.875                    | (2.628) | (2.572) | (2.515) | 4.625                    | (2.307) | (2.250) | (2.194) |
| 5.500                    | (3.741) | (3.663) | (3.587) | 5.000                    | (2.752) | (2.695) | (2.638) | 4.750                    | (2.555) | (2.498) | (2.442) |
| 5.625                    | (4.043) | (3.965) | (3.889) |                          |         |         |         | 4.875                    | (2.777) | (2.720) | (2.663) |
| 5.750                    | (4.795) | (4.725) | (4.656) |                          |         |         |         | 5.000                    | (2.953) | (2.896) | (2.839) |
| 5.875                    | (5.058) | (4.988) | (4.919) |                          |         |         |         |                          |         |         |         |

| 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  |
| 4.000                    | 3.083   | 3.142   | 3.178   | 3.500                    | 1.709   | 1.756   | 1.787   | 3.875                    | 2.916   | 2.971   | 3.026   |
| 4.125                    | 2.230   | 2.286   | 2.340   | 3.625                    | 1.170   | 1.218   | 1.251   | 4.000                    | 2.246   | 2.301   | 2.357   |
| 4.250                    | 1.516   | 1.571   | 1.625   | 3.750                    | 0.762   | 0.811   | 0.844   | 4.125                    | 1.623   | 1.678   | 1.733   |
| 4.375                    | 0.882   | 0.935   | 0.989   | 3.875                    | 0.210   | 0.257   | 0.289   | 4.250                    | 0.960   | 1.031   | 1.102   |
| 4.500                    | 0.143   | 0.192   | 0.246   | 4.000                    | (0.244) | (0.189) | (0.137) | 4.375                    | 0.379   | 0.449   | 0.520   |
| 4.625                    | (0.474) | (0.412) | (0.340) | 4.125                    | (0.722) | (0.668) | (0.615) | 4.500                    | (0.336) | (0.266) | (0.195) |
| 4.750                    | (1.093) | (1.034) | (0.962) | 4.250                    | (1.044) | (0.989) | (0.937) | 4.625                    | (0.957) | (0.887) | (0.816) |
| 4.875                    | (1.635) | (1.576) | (1.504) | 4.375                    | (1.510) | (1.454) | (1.403) | 4.750                    | (1.524) | (1.454) | (1.383) |
| 5.000                    | (2.147) | (2.093) | (2.021) | 4.500                    | (1.915) | (1.875) | (1.804) | 4.875                    | (1.921) | (1.850) | (1.779) |
| 5.125                    | (2.818) | (2.736) | (2.646) | 4.625                    | (2.305) | (2.264) | (2.193) | 5.000                    | (2.395) | (2.317) | (2.238) |
| 5.250                    | (3.288) | (3.209) | (3.118) | 4.750                    | (2.497) | (2.454) | (2.383) | 5.125                    | (2.971) | (2.893) | (2.814) |
| 5.375                    | (3.724) | (3.647) | (3.556) |                          |         |         |         | 5.250                    | (3.471) | (3.393) | (3.314) |
| 5.500                    | (4.048) | (3.972) | (3.882) |                          |         |         |         | 5.375                    | (3.677) | (3.599) | (3.520) |
| 5.625                    | (4.456) | (4.396) | (4.286) |                          |         |         |         | 5.500                    | (3.895) | (3.817) | (3.739) |
| 5.750                    | (4.939) | (4.882) | (4.773) |                          |         |         |         | 5.625                    | (4.263) | (4.193) | (4.120) |
|                          |         |         |         |                          |         |         |         | 5.750                    | (4.829) | (4.759) | (4.686) |
|                          |         |         |         |                          |         |         |         | 5.875                    | (5.037) | (4.967) | (4.895) |

| 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  |
| 3.750                    | 3.491   | 3.575   | 3.627   | 4.375                       | 2.674   | 2.729   | 2.784   | 3.750                       | 1.832   | 1.889   | 1.946   |
| 3.875                    | 2.676   | 2.760   | 2.813   | 4.500                       | 2.019   | 2.090   | 2.161   | 3.875                       | 1.432   | 1.489   | 1.546   |
| 4.000                    | 1.984   | 2.072   | 2.125   | 4.625                       | 1.317   | 1.388   | 1.459   | 4.000                       | 1.066   | 1.123   | 1.180   |
| 4.125                    | 1.149   | 1.237   | 1.290   | 4.750                       | 0.634   | 0.704   | 0.775   | 4.125                       | 0.725   | 0.781   | 0.838   |
| 4.250                    | 0.455   | 0.543   | 0.595   | 4.875                       | 0.046   | 0.117   | 0.188   | 4.250                       | 0.607   | 0.664   | 0.721   |
| 4.375                    | (0.124) | (0.036) | 0.017   | 5.000                       | (0.500) | (0.430) | (0.359) | 4.375                       | 0.363   | 0.420   | 0.476   |
| 4.500                    | (0.731) | (0.638) | (0.567) | 5.125                       | (0.778) | (0.707) | (0.636) | 4.500                       | 0.071   | 0.127   | 0.184   |
| 4.625                    | (1.330) | (1.238) | (1.167) | 5.250                       | (1.028) | (0.950) | (0.872) | 4.625                       | (0.194) | (0.137) | (0.080) |
| 4.750                    | (1.784) | (1.691) | (1.620) | 5.375                       | (1.558) | (1.480) | (1.401) | 4.750                       | (0.329) | (0.272) | (0.215) |
| 4.875                    | (2.194) | (2.099) | (2.028) | 5.500                       | (2.043) | (1.965) | (1.886) | 4.875                       | (0.465) | (0.409) | (0.352) |
| 5.000                    | (2.684) | (2.589) | (2.518) | 5.625                       | (2.322) | (2.244) | (2.165) | 5.000                       | (0.541) | (0.485) | (0.428) |
| 5.125                    | (3.249) | (3.105) | (3.013) | 5.750                       | (2.534) | (2.456) | (2.378) |                             |         |         |         |
| 5.250                    | (3.581) | (3.437) | (3.347) | 5.875                       | (2.140) | (2.070) | (1.997) |                             |         |         |         |
| 5.375                    | (3.915) | (3.772) | (3.683) |                             |         |         |         |                             |         |         |         |
| 5.500                    | (4.253) | (4.108) | (4.018) |                             |         |         |         |                             |         |         |         |
| 5.625                    | (4.421) | (4.361) | (4.251) |                             |         |         |         |                             |         |         |         |
| 5.750                    | (4.629) | (4.570) | (4.461) |                             |         |         |         |                             |         |         |         |

| 1053-01 30 LP SuperConf. |         |         |         | 1353-01 15 LP Super Conf. |         |         |         | Highlights  |
|--------------------------|---------|---------|---------|---------------------------|---------|---------|---------|---|
| Rate                     | 15 Day  | 30 Day  | 45 Day  | Rate                      | 15 Day  | 30 Day  | 45 Day  |   |
| 4.250                    | 2.511   | 2.566   | 2.620   | 3.750                     | 2.284   | 2.333   | 2.366   |  <ul style="list-style-type: none"> <li>• 1031 Exchange Transactions - Allowed</li> <li>• Age Related Deed Restrictions - Allowed</li> <li>• Student Loan Refinance - Allowed</li> <li>• Non-Traditional Credit - Allowed</li> <li>• Unpermitted Additions - Allowed</li> <li>• Transferred Appraisals - Allowed</li> <li>• Third Party Processing Fee - 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> |
| 4.375                    | 1.876   | 1.929   | 1.983   | 3.875                     | 1.732   | 1.779   | 1.811   |   |
| 4.500                    | 1.138   | 1.187   | 1.241   | 4.000                     | 1.278   | 1.333   | 1.385   |   |
| 4.625                    | 1.160   | 1.221   | 1.294   | 4.125                     | 0.800   | 0.854   | 0.906   |   |
| 4.750                    | 0.541   | 0.600   | 0.672   | 4.250                     | 1.012   | 1.067   | 1.119   |   |
| 4.875                    | (0.002) | 0.057   | 0.129   | 4.375                     | 0.546   | 0.602   | 0.653   |   |
| 5.000                    | (0.514) | (0.460) | (0.388) | 4.500                     | 0.141   | 0.181   | 0.252   |   |
| 5.125                    | (0.573) | (0.491) | (0.401) | 4.625                     | (0.249) | (0.208) | (0.137) |   |
| 5.250                    | (1.043) | (0.964) | (0.873) | 4.750                     | 0.059   | 0.102   | 0.173   |   |
| 5.375                    | (1.479) | (1.402) | (1.311) |                           |         |         |         |   |
| 5.500                    | (1.802) | (1.726) | (1.636) |                           |         |         |         |   |
| 5.625                    | (1.681) | (1.621) | (1.511) |                           |         |         |         |   |
| 5.750                    | (2.164) | (2.107) | (1.998) |                           |         |         |         |   |

| 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 > \$679,650*  |                        | 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                     | 2.039   | 2.040   | 2.132   | 3.750                     | 2.039   | 2.040   | 2.132   | 3.250                     | 9.870   | 10.011  | 10.011  |
| 3.875                     | 1.202   | 1.297   | 1.297   | 3.875                     | 1.202   | 1.297   | 1.297   | 3.375                     | 9.870   | 10.011  | 10.011  |
| 4.000                     | 0.611   | 0.706   | 0.706   | 4.000                     | 0.611   | 0.706   | 0.706   | 3.500                     | 0.787   | 0.788   | 0.865   |
| 4.125                     | 0.198   | 0.293   | 0.293   | 4.125                     | 0.198   | 0.293   | 0.293   | 3.625                     | 0.328   | 0.329   | 0.406   |
| 4.250                     | (0.610) | (0.477) | (0.477) | 4.250                     | (0.610) | (0.477) | (0.477) | 3.750                     | (0.224) | (0.222) | (0.130) |
| 4.375                     | (1.059) | (0.927) | (0.927) | 4.375                     | (1.059) | (0.927) | (0.927) | 3.875                     | (0.681) | (0.680) | (0.587) |
| 4.500                     | (1.589) | (1.457) | (1.457) | 4.500                     | (1.589) | (1.457) | (1.457) | 4.000                     | (1.119) | (1.117) | (1.025) |
| 4.625                     | (1.889) | (1.888) | (1.764) | 4.625                     | (1.889) | (1.888) | (1.764) | 4.125                     | (1.550) | (1.549) | (1.456) |
| 4.750                     | (2.494) | (2.412) | (2.351) | 4.750                     | (2.494) | (2.412) | (2.351) | 4.250                     | (1.979) | (1.977) | (1.885) |
| 4.875                     | (2.917) | (2.774) | (2.774) | 4.875                     | (2.917) | (2.774) | (2.774) |                           |         |         |         |
| 5.000                     | (3.581) | (3.438) | (3.438) | 5.000                     | (3.581) | (3.438) | (3.438) |                           |         |         |         |
| 5.125                     | (3.619) | (3.618) | (3.431) | 5.125                     | (3.619) | (3.618) | (3.431) |                           |         |         |         |
| 5.250                     | (4.114) | (4.113) | (3.926) | 5.250                     | (4.114) | (4.113) | (3.926) |                           |         |         |         |
| 5.375                     | (3.818) | (3.816) | (3.693) | 5.375                     | (3.818) | (3.816) | (3.693) |                           |         |         |         |
| 5.500                     | (4.206) | (4.205) | (4.081) | 5.500                     | (4.206) | (4.205) | (4.081) |                           |         |         |         |

| 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                    | 2.039   | 2.040   | 2.132   | 3.750                    | 2.039   | 2.040   | 2.132   | 3.250                    | 9.870   | 10.011  | 10.011  |
| 3.875                    | 1.202   | 1.297   | 1.297   | 3.875                    | 1.202   | 1.297   | 1.297   | 3.375                    | 9.870   | 10.011  | 10.011  |
| 4.000                    | 0.611   | 0.706   | 0.706   | 4.000                    | 0.611   | 0.706   | 0.706   | 3.500                    | 0.787   | 0.788   | 0.865   |
| 4.125                    | 0.198   | 0.293   | 0.293   | 4.125                    | 0.198   | 0.293   | 0.293   | 3.625                    | 0.328   | 0.329   | 0.406   |
| 4.250                    | (0.610) | (0.477) | (0.477) | 4.250                    | (0.610) | (0.477) | (0.477) | 3.750                    | (0.224) | (0.222) | (0.130) |
| 4.375                    | (1.059) | (0.927) | (0.927) | 4.375                    | (1.059) | (0.927) | (0.927) | 3.875                    | (0.681) | (0.680) | (0.587) |
| 4.500                    | (1.589) | (1.457) | (1.457) | 4.500                    | (1.589) | (1.457) | (1.457) | 4.000                    | (1.119) | (1.117) | (1.025) |
| 4.625                    | (1.889) | (1.888) | (1.764) | 4.625                    | (1.889) | (1.888) | (1.764) | 4.125                    | (1.550) | (1.549) | (1.456) |
| 4.750                    | (2.494) | (2.412) | (2.351) | 4.750                    | (2.494) | (2.412) | (2.351) | 4.250                    | (1.979) | (1.977) | (1.885) |
| 4.875                    | (2.917) | (2.774) | (2.774) | 4.875                    | (2.917) | (2.774) | (2.774) |                          |         |         |         |
| 5.000                    | (3.581) | (3.438) | (3.438) | 5.000                    | (3.581) | (3.438) | (3.438) |                          |         |         |         |
| 5.125                    | (3.619) | (3.618) | (3.431) | 5.125                    | (3.619) | (3.618) | (3.431) |                          |         |         |         |
| 5.250                    | (4.114) | (4.113) | (3.926) | 5.250                    | (4.114) | (4.113) | (3.926) |                          |         |         |         |
| 5.375                    | (3.818) | (3.816) | (3.693) | 5.375                    | (3.818) | (3.816) | (3.693) |                          |         |         |         |
| 5.500                    | (4.206) | (4.205) | (4.081) | 5.500                    | (4.206) | (4.205) | (4.081) |                          |         |         |         |

| 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                              | 2.968   | 2.969   | 3.061   | 3.500                                  | 2.020   | 2.110   | 2.110   | 3.875                             | 2.968   | 2.969   | 3.061   |
| 4.000                              | 2.381   | 2.382   | 2.475   | 3.625                                  | 1.586   | 1.673   | 1.673   | 4.000                             | 2.381   | 2.382   | 2.475   |
| 4.125                              | 1.816   | 1.818   | 1.910   | 3.750                                  | 1.064   | 1.184   | 1.184   | 4.125                             | 1.816   | 1.818   | 1.910   |
| 4.250                              | 1.261   | 1.263   | 1.355   | 3.875                                  | 0.581   | 0.700   | 0.700   | 4.250                             | 1.261   | 1.263   | 1.355   |
| 4.375                              | 0.719   | 0.721   | 0.844   | 4.000                                  | 0.108   | 0.227   | 0.227   | 4.375                             | 0.719   | 0.721   | 0.844   |
| 4.500                              | 0.164   | 0.166   | 0.289   | 4.125                                  | (0.302) | (0.184) | (0.184) | 4.500                             | 0.164   | 0.166   | 0.289   |
| 4.625                              | (0.377) | (0.376) | (0.252) | 4.250                                  | (0.624) | (0.488) | (0.488) | 4.625                             | (0.377) | (0.376) | (0.252) |
| 4.750                              | (0.901) | (0.899) | (0.776) |  |         |         |         | 4.750                             | (0.901) | (0.899) | (0.776) |
| 4.875                              | (0.719) | (0.634) | (0.576) |  |         |         |         | 4.875                             | (0.719) | (0.634) | (0.576) |
| 5.000                              | (1.384) | (1.241) | (1.241) |  |         |         |         | 5.000                             | (1.384) | (1.241) | (1.241) |
| 5.125                              | (1.637) | (1.636) | (1.450) |  |         |         |         | 5.125                             | (1.637) | (1.636) | (1.450) |
| 5.250                              | (2.132) | (2.131) | (1.945) |  |         |         |         | 5.250                             | (2.132) | (2.131) | (1.945) |

| 7000-99 USDA / GRH 30 Year Fixed |         |         |         |
|----------------------------------|---------|---------|---------|
| Rate                             | 15 Day  | 30 Day  | 45 Day  |
| 3.625                            | 11.652  | 11.761  | 11.761  |
| 3.750                            | 2.039   | 2.040   | 2.132   |
| 3.875                            | 1.202   | 1.297   | 1.297   |
| 4.000                            | 0.611   | 0.706   | 0.706   |
| 4.125                            | 0.198   | 0.293   | 0.293   |
| 4.250                            | (0.610) | (0.477) | (0.477) |
| 4.375                            | (1.059) | (0.927) | (0.927) |
| 4.500                            | (1.589) | (1.457) | (1.457) |
| 4.625                            | (1.889) | (1.888) | (1.764) |
| 4.750                            | (2.494) | (2.412) | (2.351) |
| 4.875                            | (2.917) | (2.774) | (2.774) |
| 5.000                            | (3.581) | (3.438) | (3.438) |
| 5.125                            | (3.619) | (3.618) | (3.431) |
| 5.250                            | (4.114) | (4.113) | (3.926) |
| 5.375                            | (3.818) | (3.816) | (3.693) |

| 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 > \$679,650                        | 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 |   |       |

|                           |       |  |  |                |
|---------------------------|-------|--|--|----------------|
| 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                     | 1.818   | 1.849   | 1.911   | 3.750                     | 1.818   | 1.849   | 1.911   | 3.250                     | 2.139   | 2.155   | 2.218   |
| 3.875                     | 1.193   | 1.225   | 1.287   | 3.875                     | 1.193   | 1.225   | 1.287   | 3.375                     | 1.653   | 1.669   | 1.731   |
| 4.000                     | 0.590   | 0.622   | 0.684   | 4.000                     | 0.590   | 0.622   | 0.684   | 3.500                     | 1.177   | 1.193   | 1.256   |
| 4.125                     | 0.011   | 0.042   | 0.105   | 4.125                     | 0.011   | 0.042   | 0.105   | 3.625                     | 0.715   | 0.731   | 0.793   |
| 4.250                     | (0.467) | (0.405) | (0.342) | 4.250                     | (0.467) | (0.405) | (0.342) | 3.750                     | (0.248) | (0.216) | (0.154) |
| 4.375                     | (1.044) | (0.981) | (0.919) | 4.375                     | (1.044) | (0.981) | (0.919) | 3.875                     | (0.707) | (0.676) | (0.613) |
| 4.500                     | (1.595) | (1.532) | (1.470) | 4.500                     | (1.595) | (1.532) | (1.470) | 4.000                     | (1.151) | (1.119) | (1.057) |
| 4.625                     | (2.118) | (2.056) | (1.993) | 4.625                     | (2.118) | (2.056) | (1.993) | 4.125                     | (1.577) | (1.546) | (1.483) |
| 4.750                     | (2.337) | (2.212) | (2.149) | 4.750                     | (2.337) | (2.212) | (2.149) | 4.250                     | (1.938) | (1.891) | (1.828) |
| 4.875                     | (2.858) | (2.733) | (2.671) | 4.875                     | (2.858) | (2.733) | (2.671) | 4.375                     | (2.362) | (2.315) | (2.252) |
| 5.000                     | (3.350) | (3.225) | (3.162) | 5.000                     | (3.350) | (3.225) | (3.162) | 4.500                     | (2.768) | (2.721) | (2.658) |
| 5.125                     | (3.810) | (3.685) | (3.623) | 5.125                     | (3.810) | (3.685) | (3.623) | 4.625                     | (3.154) | (3.107) | (3.045) |
| 5.250                     | (3.651) | (3.589) | (3.526) | 5.250                     | (3.651) | (3.589) | (3.526) | 4.750                     | (0.667) | (0.667) | (0.636) |
| 5.375                     | (4.110) | (4.048) | (3.985) | 5.375                     | (4.110) | (4.048) | (3.985) | 4.875                     | (1.052) | (1.052) | (1.021) |
| 5.500                     | (4.538) | (4.475) | (4.413) | 5.500                     | (4.538) | (4.475) | (4.413) | 5.000                     | (1.417) | (1.417) | (1.386) |

| 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                    | 1.818   | 1.849   | 1.911   | 3.750                    | 1.818   | 1.849   | 1.911   | 3.250                    | 2.139   | 2.155   | 2.218   |
| 3.875                    | 1.193   | 1.225   | 1.287   | 3.875                    | 1.193   | 1.225   | 1.287   | 3.375                    | 1.653   | 1.669   | 1.731   |
| 4.000                    | 0.590   | 0.622   | 0.684   | 4.000                    | 0.590   | 0.622   | 0.684   | 3.500                    | 1.177   | 1.193   | 1.256   |
| 4.125                    | 0.011   | 0.042   | 0.105   | 4.125                    | 0.011   | 0.042   | 0.105   | 3.625                    | 0.715   | 0.731   | 0.793   |
| 4.250                    | (0.467) | (0.405) | (0.342) | 4.250                    | (0.467) | (0.405) | (0.342) | 3.750                    | (0.248) | (0.216) | (0.154) |
| 4.375                    | (1.044) | (0.981) | (0.919) | 4.375                    | (1.044) | (0.981) | (0.919) | 3.875                    | (0.707) | (0.676) | (0.613) |
| 4.500                    | (1.595) | (1.532) | (1.470) | 4.500                    | (1.595) | (1.532) | (1.470) | 4.000                    | (1.151) | (1.119) | (1.057) |
| 4.625                    | (2.118) | (2.056) | (1.993) | 4.625                    | (2.118) | (2.056) | (1.993) | 4.125                    | (1.577) | (1.546) | (1.483) |
| 4.750                    | (2.337) | (2.212) | (2.149) | 4.750                    | (2.337) | (2.212) | (2.149) | 4.250                    | (1.938) | (1.891) | (1.828) |
| 4.875                    | (2.858) | (2.733) | (2.671) | 4.875                    | (2.858) | (2.733) | (2.671) | 4.375                    | (2.362) | (2.315) | (2.252) |
| 5.000                    | (3.350) | (3.225) | (3.162) | 5.000                    | (3.350) | (3.225) | (3.162) | 4.500                    | (2.768) | (2.721) | (2.658) |
| 5.125                    | (3.810) | (3.685) | (3.623) | 5.125                    | (3.810) | (3.685) | (3.623) | 4.625                    | (3.154) | (3.107) | (3.045) |
| 5.250                    | (3.651) | (3.589) | (3.526) | 5.250                    | (3.651) | (3.589) | (3.526) | 4.750                    | (0.667) | (0.667) | (0.636) |
| 5.375                    | (4.110) | (4.048) | (3.985) | 5.375                    | (4.110) | (4.048) | (3.985) | 4.875                    | (1.052) | (1.052) | (1.021) |
| 5.500                    | (4.538) | (4.475) | (4.413) | 5.500                    | (4.538) | (4.475) | (4.413) | 5.000                    | (1.417) | (1.417) | (1.386) |
| 5.625                    | (4.933) | (4.870) | (4.808) | 5.625                    | (4.933) | (4.870) | (4.808) | 5.125                    | (1.761) | (1.761) | (1.729) |

| 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                              | 3.278   | 3.309   | 3.371   | 3.250                                  | 2.759   | 2.775   | 2.838   | 3.750                             | 3.278   | 3.309   | 3.371   |
| 3.875                              | 2.653   | 2.685   | 2.747   | 3.375                                  | 2.273   | 2.289   | 2.351   | 3.875                             | 2.653   | 2.685   | 2.747   |
| 4.000                              | 2.050   | 2.082   | 2.144   | 3.500                                  | 1.797   | 1.813   | 1.876   | 4.000                             | 2.050   | 2.082   | 2.144   |
| 4.125                              | 1.471   | 1.502   | 1.565   | 3.625                                  | 1.335   | 1.351   | 1.413   | 4.125                             | 1.471   | 1.502   | 1.565   |
| 4.250                              | 0.993   | 1.055   | 1.118   | 3.750                                  | 0.372   | 0.404   | 0.466   | 4.250                             | 0.993   | 1.055   | 1.118   |
| 4.375                              | 0.416   | 0.479   | 0.541   | 3.875                                  | (0.087) | (0.056) | 0.007   | 4.375                             | 0.416   | 0.479   | 0.541   |
| 4.500                              | (0.135) | (0.072) | (0.010) | 4.000                                  | (0.531) | (0.499) | (0.437) | 4.500                             | (0.135) | (0.072) | (0.010) |
| 4.625                              | (0.658) | (0.596) | (0.533) | 4.125                                  | (0.957) | (0.926) | (0.863) | 4.625                             | (0.658) | (0.596) | (0.533) |
| 4.750                              | (0.627) | (0.502) | (0.439) | 4.250                                  | (1.318) | (1.271) | (1.208) | 4.750                             | (0.627) | (0.502) | (0.439) |
| 4.875                              | (1.148) | (1.023) | (0.960) | 4.375                                  | (1.742) | (1.695) | (1.632) | 4.875                             | (1.148) | (1.023) | (0.960) |
| 5.000                              | (1.640) | (1.515) | (1.452) | 4.500                                  | (2.148) | (2.101) | (2.038) | 5.000                             | (1.640) | (1.515) | (1.452) |
| 5.125                              | (2.100) | (1.975) | (1.913) | 4.625                                  | (2.534) | (2.487) | (2.425) | 5.125                             | (2.100) | (1.975) | (1.913) |

| 7000-05 USDA / GRH 30 Year Fixed |         |         |         | Streamline/IRRRL Codes |                               |  |  |
|----------------------------------|---------|---------|---------|------------------------|-------------------------------|--|--|
| Rate                             | 15 Day  | 30 Day  | 45 Day  |                        |                               |  |  |
| 3.750                            | 1.818   | 1.849   | 1.911   | 8037-05                | 30 Year Fixed Streamline      |  |  |
| 3.875                            | 1.193   | 1.225   | 1.287   | 8137-05                | 25 Year Fixed Streamline      |  |  |
| 4.000                            | 0.590   | 0.622   | 0.684   | 8237-05                | 20 Year Fixed Streamline      |  |  |
| 4.125                            | 0.011   | 0.042   | 0.105   | 8337-05                | 15 Year Fixed Streamline      |  |  |
| 4.250                            | (0.467) | (0.405) | (0.342) | 8038-05                | 30 Year Fixed HB Streamline   |  |  |
| 4.375                            | (1.044) | (0.981) | (0.919) | 8338-05                | 15 Year Fixed HB Streamline   |  |  |
| 4.500                            | (1.595) | (1.532) | (1.470) | 6037-05                | VA 30 Year IRRRL              |  |  |
| 4.625                            | (2.118) | (2.056) | (1.993) | 6137-05                | VA 25 Year IRRRL              |  |  |
| 4.750                            | (2.337) | (2.212) | (2.149) | 6237-05                | VA 20 Year IRRRL              |  |  |
| 4.875                            | (2.858) | (2.733) | (2.671) | 6337-05                | VA 15 Year IRRRL              |  |  |
| 5.000                            | (3.350) | (3.225) | (3.162) | 6038-05                | VA 30 Year High Balance IRRRL |  |  |
| 5.125                            | (3.810) | (3.685) | (3.623) | 6333-05                | VA 15 Year High Balance       |  |  |
| 5.250                            | (3.651) | (3.589) | (3.526) |                        |                               |  |  |
| 5.375                            | (4.110) | (4.048) | (3.985) |                        |                               |  |  |
| 5.500                            | (4.538) | (4.475) | (4.413) |                        |                               |  |  |

#### 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   |                           |
| >=640 <660 | 3.500                    | 1.875   | 5.875   | 0.500                    | 0.250   | 3.000   | Relock Fee 0.125          |
| >=620 <640 | N/A                      | 3.125   | N/A     | N/A                      | 0.750   | N/A     | Lock Ext per c 0.025      |

|                                    |         |
|------------------------------------|---------|
| 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](http://www.WeslendWholesale.com)

| 8006-88 FHA 30 Year Fixed MFH                 |         |         |         | 8306-88 FHA 15 Year Fixed MFH                   |         |            |         | FHA(8700-99) VA(6700-99) 5-1 ARM |         |         |         |       |  |  |  |  |  |
|---|---------|---------|---------|---|---------|------------|---------|----------------------------------|---------|---------|---------|-------|--|--|--|--|--|
| Rate  | 15 Day  | 30 Day  | 45 day  | Rate  | 15 Day  | 30 Day     | 45 day  | Rate                             | 15 Day  | 30 Day  | 45 day  |       |  |  |  |  |  |
| 3.750   | 3.461   | 3.571   | 3.571   | 3.750   | 0.887   | 0.996      | 0.996   | 2.750                            | 3.558   | 3.838   | 3.963   |       |  |  |  |  |  |
| 3.875   | 3.057   | 3.167   | 3.167   | 3.875   | 0.709   | 0.818      | 0.818   | 2.875                            | 3.473   | 3.753   | 3.878   |       |  |  |  |  |  |
| 4.000   | 2.670   | 2.720   | 2.729   | 4.000   | 0.194   | 0.303      | 0.303   | 3.000                            | 3.094   | 3.374   | 3.499   |       |  |  |  |  |  |
| 4.125   | 2.154   | 2.155   | 2.248   | 4.125   | (0.104) | 0.005      | 0.005   | 3.125                            | 2.703   | 2.983   | 3.108   |       |  |  |  |  |  |
| 4.250   | 1.153   | 1.294   | 1.294   | 4.250   | (0.806) | (0.697)    | (0.697) | 3.250                            | 2.313   | 2.593   | 2.718   |       |  |  |  |  |  |
| 4.375   | 0.780   | 0.920   | 0.920   | 4.375   | (0.961) | (0.852)    | (0.852) | 3.375                            | 1.931   | 2.211   | 2.336   |       |  |  |  |  |  |
| 4.500   | 0.460   | 0.503   | 0.601   | 4.500   | (1.401) | (1.291)    | (1.291) | 3.500                            | 1.539   | 1.819   | 1.944   |       |  |  |  |  |  |
| 4.625   | (0.039) | (0.038) | 0.086   | 4.625   | (1.702) | (1.592)    | (1.592) | 3.625                            | 1.156   | 1.436   | 1.561   |       |  |  |  |  |  |
| 4.750   | (0.693) | (0.562) | (0.537) | 4.750   | (2.000) | (1.891)    | (1.891) | 3.750                            | 0.762   | 1.042   | 1.167   |       |  |  |  |  |  |
| 4.875   | (1.028) | (0.871) | (0.871) |   |         |            |         | 3.875                            | 0.347   | 0.627   | 0.752   |       |  |  |  |  |  |
| 5.000   | (1.329) | (1.278) | (1.172) |   |         |            |         | 4.000                            | (0.038) | 0.242   | 0.367   |       |  |  |  |  |  |
| 5.125   | (1.769) | (1.768) | (1.581) |   |         |            |         | 4.125                            | (0.424) | (0.144) | (0.019) |       |  |  |  |  |  |
| 5.250   | (2.264) | (2.263) | (2.076) |   |         |            |         | 4.250                            | (0.810) | (0.530) | (0.405) |       |  |  |  |  |  |
| 5.375   | (2.270) | (2.114) | (2.114) |   |         |            |         |                                  |         |         |         |       |  |  |  |  |  |
| 5.500   | (2.503) | (2.355) | (2.347) |   |         |            |         |                                  |         |         |         |       |  |  |  |  |  |
| 5.625   | (2.743) | (2.741) | (2.618) |   |         |            |         |                                  |         |         |         |       |  |  |  |  |  |
| 5.750   | (3.151) | (3.150) | (3.026) |   |         |            |         |                                  |         |         |         |       |  |  |  |  |  |
| Margin: 2.00                                  |         |         |         |   |         |            |         | Caps: 1/5                        |         |         |         |       |  |  |  |  |  |
| 6006-88 VA 30 Year Fixed MFH                  |         |         |         | 6306-88 VA 15 Year Fixed MFH                    |         |            |         |                                  |         |         |         |       |  |  |  |  |  |
| Rate  | 15 Day  | 30 Day  | 45 day  | Rate  | 15 Day  | 30 Day     | 45 day  |                                  |         |         |         |       |  |  |  |  |  |
| 3.750   | 3.461   | 3.571   | 3.571   | 3.750   | 0.887   | 0.996      | 0.996   |                                  |         |         |         |       |  |  |  |  |  |
| 3.875   | 3.057   | 3.167   | 3.167   | 3.875   | 0.709   | 0.818      | 0.818   |                                  |         |         |         |       |  |  |  |  |  |
| 4.000   | 2.670   | 2.720   | 2.729   | 4.000   | 0.194   | 0.303      | 0.303   |                                  |         |         |         |       |  |  |  |  |  |
| 4.125   | 2.154   | 2.155   | 2.248   | 4.125   | (0.104) | 0.005      | 0.005   |                                  |         |         |         |       |  |  |  |  |  |
| 4.250   | 1.153   | 1.294   | 1.294   | 4.250   | (0.806) | (0.697)    | (0.697) |                                  |         |         |         |       |  |  |  |  |  |
| 4.375   | 0.780   | 0.920   | 0.920   | 4.375   | (0.961) | (0.852)    | (0.852) |                                  |         |         |         |       |  |  |  |  |  |
| 4.500   | 0.460   | 0.503   | 0.601   | 4.500   | (1.401) | (1.291)    | (1.291) |                                  |         |         |         |       |  |  |  |  |  |
| 4.625   | (0.039) | (0.038) | 0.086   | 4.625   | (1.702) | (1.592)    | (1.592) |                                  |         |         |         |       |  |  |  |  |  |
| 4.750   | (0.693) | (0.562) | (0.537) | 4.750   | (2.000) | (1.891)    | (1.891) |                                  |         |         |         |       |  |  |  |  |  |
| 4.875   | (1.028) | (0.871) | (0.871) |   |         |            |         |                                  |         |         |         |       |  |  |  |  |  |
| 5.000   | (1.329) | (1.278) | (1.172) |   |         |            |         |                                  |         |         |         |       |  |  |  |  |  |
| 5.125   | (1.769) | (1.768) | (1.581) |   |         |            |         |                                  |         |         |         |       |  |  |  |  |  |
| 5.250   | (2.264) | (2.263) | (2.076) |   |         |            |         |                                  |         |         |         |       |  |  |  |  |  |
| 5.375   | (2.270) | (2.114) | (2.114) |   |         |            |         |                                  |         |         |         |       |  |  |  |  |  |
| 5.500   | (2.503) | (2.355) | (2.347) |   |         |            |         |                                  |         |         |         |       |  |  |  |  |  |
| 5.625   | (2.743) | (2.741) | (2.618) |   |         |            |         |                                  |         |         |         |       |  |  |  |  |  |
| 5.750   | (3.151) | (3.150) | (3.026) |   |         |            |         |                                  |         |         |         |       |  |  |  |  |  |
| 8059-00 FHA First Advantage 30                |         |         |         | 8052-00 FHA First Advantage High Bal 30         |         |            |         | 6059-00 VA First Advantage 30    |         |         |         |       |  |  |  |  |  |
| Rate  | 15 Day  | 30 Day  | 45 Day  | Rate  | 15 Day  | 30 Day     | 45 Day  | Rate                             | 15 Day  | 30 Day  | 45 Day  |       |  |  |  |  |  |
| 3.500   | 4.035   | 4.145   | 4.145   | 3.875   | 2.897   | 3.006      | 3.006   | 3.500                            | 4.035   | 4.145   | 4.145   |       |  |  |  |  |  |
| 3.625   | 3.628   | 3.738   | 3.738   | 4.000   | 2.532   | 2.641      | 2.641   | 3.625                            | 3.628   | 3.738   | 3.738   |       |  |  |  |  |  |
| 3.750   | 2.261   | 2.371   | 2.371   | 4.125   | 2.198   | 2.308      | 2.308   | 3.750                            | 2.261   | 2.371   | 2.371   |       |  |  |  |  |  |
| 3.875   | 1.857   | 1.967   | 1.967   | 4.250   | 1.085   | 1.226      | 1.226   | 3.875                            | 1.857   | 1.967   | 1.967   |       |  |  |  |  |  |
| 4.000   | 1.470   | 1.579   | 1.579   | 4.375   | 0.747   | 0.887      | 0.887   | 4.000                            | 1.470   | 1.579   | 1.579   |       |  |  |  |  |  |
| 4.125   | 1.085   | 1.194   | 1.194   | 4.500   | 0.420   | 0.561      | 0.561   | 4.125                            | 1.085   | 1.194   | 1.194   |       |  |  |  |  |  |
| 4.250   | (0.047) | 0.094   | 0.094   | 4.625   | 0.115   | 0.256      | 0.256   | 4.250                            | (0.047) | 0.094   | 0.094   |       |  |  |  |  |  |
| 4.375   | (0.420) | (0.280) | (0.280) | 4.750   | (0.165) | (0.024)    | (0.024) | 4.375                            | (0.420) | (0.280) | (0.280) |       |  |  |  |  |  |
| 4.500   | (0.740) | (0.599) | (0.599) | 4.875   | (0.459) | (0.303)    | (0.303) | 4.500                            | (0.740) | (0.599) | (0.599) |       |  |  |  |  |  |
| 4.625   | (1.068) | (0.927) | (0.927) | 5.000   | (0.742) | (0.586)    | (0.586) | 4.625                            | (1.068) | (0.927) | (0.927) |       |  |  |  |  |  |
| 4.750   | (1.893) | (1.737) | (1.737) | 5.125   | (1.008) | (0.852)    | (0.852) | 4.750                            | (1.893) | (1.737) | (1.737) |       |  |  |  |  |  |
| 4.875   | (2.228) | (2.071) | (2.071) | 5.250   | (1.229) | (1.073)    | (1.073) | 4.875                            | (2.228) | (2.071) | (2.071) |       |  |  |  |  |  |
| 5.000   | (2.529) | (2.372) | (2.372) |   |         |            |         | 5.000                            | (2.529) | (2.372) | (2.372) |       |  |  |  |  |  |
| 5.125   | (2.809) | (2.652) | (2.652) |   |         |            |         | 5.125                            | (2.809) | (2.652) | (2.652) |       |  |  |  |  |  |
| 5.250   | (3.207) | (3.051) | (3.051) |   |         |            |         | 5.250                            | (3.207) | (3.051) | (3.051) |       |  |  |  |  |  |
| 5.375   | (3.470) | (3.314) | (3.314) |   |         |            |         | 5.375                            | (3.470) | (3.314) | (3.314) |       |  |  |  |  |  |
| 5.500   | (3.703) | (3.547) | (3.547) |   |         |            |         | 5.500                            | (3.703) | (3.547) | (3.547) |       |  |  |  |  |  |
| 6052-00 VA First Advantage High Bal 30        |         |         |         | Government Price Adjustments                    |         |            |         |                                  |         |         |         |       |  |  |  |  |  |
| Rate  | 15 Day  | 30 Day  | 45 Day  | Fico 580 - 599                                  |         |            |         | FHA/VA                           |         |         |         | 2.750 |  |  |  |  |  |
|   |         |         |         | Fico 600 - 619                                  |         |            |         | FHA/VA                           |         |         |         | 2.250 |  |  |  |  |  |
|   |         |         |         | Fico 620 - 639                                  |         |            |         | FHA/VA/USDA                      |         |         |         | 1.250 |  |  |  |  |  |
|   |         |         |         | Fico 640- 659                                   |         |            |         | FHA/VA/USDA                      |         |         |         | 0.250 |  |  |  |  |  |
|   |         |         |         | Fico 660- 679                                   |         |            |         | FHA/VA/USDA                      |         |         |         | 0.000 |  |  |  |  |  |
|   |         |         |         | Fico 680 - 699                                  |         |            |         | FHA/VA/USDA                      |         |         |         | 0.000 |  |  |  |  |  |
|   |         |         |         | ** Loan amount adjustments to Total loan amount |         |            |         |                                  |         |         |         |       |  |  |  |  |  |
|   |         |         |         | Loan Amounts \$60,001 - \$75,000                |         |            |         | FHA/VA/USDA                      |         |         |         | 0.500 |  |  |  |  |  |
|   |         |         |         | Loan Amounts \$75,001 - \$100,000               |         |            |         | FHA/VA/USDA                      |         |         |         | 0.250 |  |  |  |  |  |
|   |         |         |         | Loan Amounts \$100,001 - \$125,000              |         |            |         | FHA/VA/USDA                      |         |         |         | 0.125 |  |  |  |  |  |
|   |         |         |         | Loan Amounts \$125,001 - \$299,999              |         |            |         | FHA/VA/USDA                      |         |         |         | 0.000 |  |  |  |  |  |
|   |         |         |         | Loan Amounts \$300,000 - \$453,100              |         |            |         | FHA/VA/USDA                      |         |         |         | 0.000 |  |  |  |  |  |
|   |         |         |         | Loan Amounts > \$679,650                        |         |            |         | FHA/VA/USDA                      |         |         |         | 0.250 |  |  |  |  |  |
|   |         |         |         | 2-4 Units                                       |         |            |         | FHA/VA/USDA                      |         |         |         | 0.000 |  |  |  |  |  |
|   |         |         |         | Streamline All LTV ranges (includes HB)         |         |            |         | FHA/VA/USDA                      |         |         |         | 0.250 |  |  |  |  |  |
| First Advantage and DPA Price Adjustments     |         |         |         |   |         |            |         |                                  |         |         |         |       |  |  |  |  |  |
| Fico 550 - 599                                |         |         |         | First Advantage                                 |         |            |         | 2.750                            |         |         |         |       |  |  |  |  |  |
| Fico 600 - 619                                |         |         |         | First Advantage                                 |         |            |         | 2.250                            |         |         |         |       |  |  |  |  |  |
| Fico 620 - 639                                |         |         |         | First Advantage                                 |         |            |         | 1.250                            |         |         |         |       |  |  |  |  |  |
| High Bal FICO ≤ 679 *plus above FICO Adj      |         |         |         | First Advantage                                 |         |            |         | 0.625                            |         |         |         |       |  |  |  |  |  |
| DPA Program                                   |         |         |         |   |         |            |         |                                  |         |         |         |       |  |  |  |  |  |
| >=720   |         |         |         | DPA   |         |            |         | (0.250)                          |         |         |         |       |  |  |  |  |  |
| Fico 660-679                                  |         |         |         | DPA   |         |            |         | 0.000                            |         |         |         |       |  |  |  |  |  |
| Fico 640-659                                  |         |         |         | DPA   |         |            |         | 0.500                            |         |         |         |       |  |  |  |  |  |
| Fico 620-639                                  |         |         |         | DPA   |         |            |         | 1.500                            |         |         |         |       |  |  |  |  |  |
| Fico 600-619                                  |         |         |         | DPA   |         |            |         | 2.000                            |         |         |         |       |  |  |  |  |  |
| Lock Ext                                      |         |         |         | Relock Fee                                      |         |            |         | Lock Term to 45 Day Price        |         |         |         |       |  |  |  |  |  |
| 7 day 0.150                                   |         |         |         | 0.125   |         |            |         | 60 Day 0.250                     |         |         |         |       |  |  |  |  |  |
| 10 day 0.250                                  |         |         |         | Lock Ext per diem 0.025                         |         |            |         |                                  |         |         |         |       |  |  |  |  |  |
| 15 day 0.375                                  |         |         |         |   |         |            |         |                                  |         |         |         |       |  |  |  |  |  |
| 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)    |         |                                  |         |         |         |       |  |  |  |  |  |
| WesLend FHA Lender ID                         |         |         |         |   |         | 2323400005 |         |                                  |         |         |         |       |  |  |  |  |  |
| WesLend VA Lender ID                          |         |         |         |   |         | 9026880000 |         |                                  |         |         |         |       |  |  |  |  |  |

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



| 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            |
| <b>* These adjustments are in addition to the LPMI Fico-LTV Adjustments.</b>                          |                   |                   |                   |                   |                     |                      |                   |                   |                  |
| 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  | 1022-00/1023-00                             |         |         |         |
| 4.250                           | 2.376   | 2.430   | 2.483   | Rate  | 15 Day  | 30 Day  | 45 day  |
| 4.375                           | 1.850   | 1.904   | 1.957   | 4.250                                       | 1.916   | 1.971   | 2.025   |
| 4.500                           | 1.207   | 1.277   | 1.345   | 4.375                                       | 1.282   | 1.335   | 1.389   |
| 4.625                           | 0.492   | 0.563   | 0.630   | 4.500                                       | 0.543   | 0.592   | 0.646   |
| 4.750                           | (0.207) | (0.137) | (0.069) | 4.625                                       | (0.073) | (0.013) | 0.061   |
| 4.875                           | (0.814) | (0.743) | (0.675) | 4.750                                       | (0.692) | (0.633) | (0.561) |
| 5.000                           | (1.219) | (1.141) | (1.066) | 4.875                                       | (1.235) | (1.176) | (1.104) |
| 5.125                           | (1.911) | (1.833) | (1.757) | 5.000                                       | (1.747) | (1.693) | (1.621) |
| 5.250                           | (2.511) | (2.433) | (2.357) | 5.125                                       | (2.418) | (2.336) | (2.246) |
| 5.375                           | (2.963) | (2.885) | (2.809) | 5.250                                       | (2.888) | (2.809) | (2.718) |
| 5.500                           | (3.341) | (3.263) | (3.187) | 5.375                                       | (3.324) | (3.247) | (3.156) |

### 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 |

|                         |  |
|-------------------------|--|
| <a href="#">1221-00</a> | <a href="#">Home Ready 20 Year Fixed</a>       |
| <a href="#">1224-00</a> | <a href="#">Home Ready 20 Year LPMI</a>        |
| <a href="#">1024-00</a> | <a href="#">Home Ready 30 Year LPMI</a>        |
| <a href="#">1028-00</a> | <a href="#">Home Possible 30 Year LPMI</a>     |
| <a href="#">1029-00</a> | <a href="#">Home Possible Adv 30 Year LPMI</a> |

### 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.

### DU REFI PLUS 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)

| 1040-00 30 Yr Fixed DURefi Plus |         |         | 1340-00 15 Yr Fixed DU Refi Plus |         |         | 1345-00 15 Yr Fixed DU Refi Plus |         |         | 1740-00 5-1 DURefiPlus |             |         |
|---------------------------------|---------|---------|----------------------------------|---------|---------|----------------------------------|---------|---------|------------------------|-------------|---------|
| Rate                            | 15 Day  | 30 Day  | Rate                             | 15 Day  | 30 Day  | Rate                             | 15 Day  | 30 Day  | Margin: 2.25           | Caps: 2/2/5 |         |
| 3.750                           | 5.103   | 5.157   | 3.250                            | 3.104   | 3.168   | 3.250                            | 4.941   | 5.005   | 3.500                  | 2.549       | 2.849   |
| 3.875                           | 4.476   | 4.531   | 3.375                            | 2.586   | 2.650   | 3.375                            | 4.295   | 4.359   | 3.625                  | 2.193       | 2.493   |
| 4.000                           | 3.910   | 3.965   | 3.500                            | 2.085   | 2.149   | 3.500                            | 3.667   | 3.731   | 3.750                  | 1.842       | 2.142   |
| 4.125                           | 3.130   | 3.185   | 3.625                            | 1.587   | 1.651   | 3.625                            | 3.066   | 3.130   | 3.875                  | 1.491       | 1.791   |
| 4.250                           | 2.376   | 2.430   | 3.750                            | 1.113   | 1.170   | 3.750                            | 2.667   | 2.723   | 4.000                  | 1.139       | 1.439   |
| 4.375                           | 1.850   | 1.904   | 3.875                            | 0.643   | 0.700   | 3.875                            | 2.076   | 2.133   | 4.125                  | 0.784       | 1.084   |
| 4.500                           | 1.207   | 1.277   | 4.000                            | 0.232   | 0.288   | 4.000                            | 1.555   | 1.611   | 4.250                  | 0.499       | 0.799   |
| 4.625                           | 0.492   | 0.563   | 4.125                            | (0.193) | (0.137) | 4.125                            | 1.036   | 1.092   | 4.375                  | 0.223       | 0.523   |
| 4.750                           | (0.207) | (0.137) | 4.250                            | (0.588) | (0.531) | 4.250                            | 0.650   | 0.707   | 4.500                  | (0.053)     | 0.247   |
| 4.875                           | (0.814) | (0.743) | 4.375                            | (0.890) | (0.834) | 4.375                            | 0.267   | 0.323   | 4.625                  | (0.328)     | (0.028) |
| 5.000                           | (1.219) | (1.141) | 4.500                            | (1.409) | (1.353) | 4.500                            | (0.385) | (0.328) | 4.750                  | (0.546)     | (0.246) |
| 5.125                           | (1.911) | (1.833) | 4.625                            | (1.836) | (1.779) | 4.625                            | (0.910) | (0.854) | 4.875                  | (0.756)     | (0.456) |
| 5.250                           | (2.511) | (2.433) | 4.750                            | (2.029) | (1.972) | 4.750                            | (1.123) | (1.066) | 5.000                  | (0.965)     | (0.665) |
| 5.375                           | (2.963) | (2.885) | 4.875                            | (2.228) | (2.172) | 4.875                            | (1.342) | (1.285) | 5.125                  | (1.171)     | (0.871) |
| 5.500                           | (3.341) | (3.263) | 5.000                            | (2.352) | (2.295) | 5.000                            | (1.480) | (1.423) |                        |             |         |
| 5.625                           | (3.643) | (3.565) |                                  |         |         |                                  |         |         |                        |             |         |
| 5.750                           | (4.395) | (4.325) |                                  |         |         |                                  |         |         |                        |             |         |

| 1045-00 30 Yr Fixed DURefiPlus |         |         | 1046-00 30 Yr Fixed DURefiPlus |         |         | 1346-00 15 Yr Fixed DU Refi Plus |         |         | 1840-00 7-1 DURefiPlus |             |         |
|--------------------------------|---------|---------|--------------------------------|---------|---------|----------------------------------|---------|---------|------------------------|-------------|---------|
| Rate                           | 15 Day  | 30 Day  | Rate                           | 15 Day  | 30 Day  | Rate                             | 15 Day  | 30 Day  | Margin: 2.25           | Caps: 5/2/5 |         |
| 4.000                          | 100.000 | 100.000 | 4.000                          | 100.000 | 100.000 | 3.250                            | 5.676   | 5.740   | 3.500                  | 3.016       | 3.316   |
| 4.125                          | 4.798   | 4.853   | 4.125                          | 5.466   | 5.521   | 3.375                            | 5.014   | 5.078   | 3.625                  | 2.606       | 2.906   |
| 4.250                          | 3.827   | 3.882   | 4.250                          | 4.439   | 4.494   | 3.500                            | 4.372   | 4.436   | 3.750                  | 2.185       | 2.485   |
| 4.375                          | 3.211   | 3.265   | 4.375                          | 3.811   | 3.865   | 3.625                            | 3.760   | 3.824   | 3.875                  | 1.765       | 2.065   |
| 4.500                          | 2.597   | 2.667   | 4.500                          | 3.122   | 3.192   | 3.750                            | 3.394   | 3.451   | 4.000                  | 1.343       | 1.643   |
| 4.625                          | 1.671   | 1.742   | 4.625                          | 2.147   | 2.218   | 3.875                            | 2.794   | 2.850   | 4.125                  | 0.918       | 1.218   |
| 4.750                          | 0.772   | 0.843   | 4.750                          | 1.197   | 1.267   | 4.000                            | 2.258   | 2.315   | 4.250                  | 0.582       | 0.882   |
| 4.875                          | 0.174   | 0.244   | 4.875                          | 0.586   | 0.657   | 4.125                            | 1.729   | 1.786   | 4.375                  | 0.256       | 0.556   |
| 5.000                          | (0.333) | (0.263) | 5.000                          | 0.079   | 0.149   | 4.250                            | 1.287   | 1.344   | 4.500                  | (0.069)     | 0.231   |
| 5.125                          | (1.088) | (1.010) | 5.125                          | (0.431) | (0.353) | 4.375                            | 0.892   | 0.949   | 4.625                  | (0.394)     | (0.094) |
| 5.250                          | (1.875) | (1.796) | 5.250                          | (1.263) | (1.185) | 4.500                            | 0.226   | 0.283   | 4.750                  | (0.675)     | (0.375) |
| 5.375                          | (2.332) | (2.253) | 5.375                          | (1.732) | (1.653) | 4.625                            | (0.311) | (0.254) | 4.875                  | (0.951)     | (0.651) |
| 5.500                          | (2.643) | (2.565) | 5.500                          | (2.043) | (1.965) | 4.750                            | (0.523) | (0.466) | 5.000                  | (1.226)     | (0.926) |
| 5.625                          | (3.170) | (3.100) | 5.625                          | (2.507) | (2.436) | 4.875                            | (0.742) | (0.685) | 5.125                  | (1.500)     | (1.200) |
| 5.750                          | (4.098) | (4.027) | 5.750                          | (3.485) | (3.415) | 5.000                            | (0.879) | (0.823) |                        |             |         |
| 5.875                          | (4.558) | (4.487) | 5.875                          | (3.958) | (3.887) |                                  |         |         |                        |             |         |

| 1042-00 DURefiPlus HB 30 Yr |         |         | 1342-00 DURefiPlus HB 15 Yr |         |         |
|-----------------------------|---------|---------|-----------------------------|---------|---------|
| Rate                        | 15 Day  | 30 Day  | Rate                        | 15 Day  | 30 Day  |
| 4.375                       | 2.674   | 2.729   | 3.750                       | 1.832   | 1.889   |
| 4.500                       | 2.019   | 2.090   | 3.875                       | 1.432   | 1.489   |
| 4.625                       | 1.317   | 1.388   | 4.000                       | 1.066   | 1.123   |
| 4.750                       | 0.634   | 0.704   | 4.125                       | 0.725   | 0.781   |
| 4.875                       | 0.046   | 0.117   | 4.250                       | 0.607   | 0.664   |
| 5.000                       | (0.500) | (0.430) | 4.375                       | 0.363   | 0.420   |
| 5.125                       | (0.778) | (0.707) | 4.500                       | 0.071   | 0.127   |
| 5.250                       | (1.028) | (0.950) | 4.625                       | (0.194) | (0.137) |
| 5.375                       | (1.558) | (1.480) | 4.750                       | (0.329) | (0.272) |
| 5.500                       | (2.043) | (1.965) | 4.875                       | (0.465) | (0.409) |
| 5.625                       | (2.322) | (2.244) | 5.000                       | (0.541) | (0.485) |
| 5.750                       | (2.534) | (2.456) |                             |         |         |
| 5.875                       | (2.140) | (2.070) |                             |         |         |

DU REFI PLUS RISK BASED ADJUSTMENTS (Terms > 15 Years) - (In addition to LLPAs below!!)

| All occupancies (Terms > 15 years) | Primary Residence (30 Yr Term) |          |          |          |          |          |          |           |       |
|------------------------------------|--------------------------------|----------|----------|----------|----------|----------|----------|-----------|-------|
|                                    | <=60                           | 60.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 | 90.01-95 | 95.01-105 | > 105 |
| 620 - 639                          | 0.500                          | 1.500    | 2.500    | 2.750    | 2.750    | 2.750    | 2.750    | 2.500     | 2.500 |
| 640 - 659                          | 0.500                          | 1.250    | 2.000    | 2.250    | 2.250    | 2.250    | 2.250    | 1.750     | 1.750 |
| 660 - 679                          | 0.000                          | 1.000    | 1.500    | 1.750    | 1.750    | 1.750    | 1.750    | 1.250     | 1.250 |
| 680 - 699                          | 0.000                          | 0.500    | 0.750    | 0.750    | 0.750    | 0.750    | 0.750    | 0.500     | 0.500 |
| 700 - 719                          | 0.000                          | 0.500    | 0.750    | 0.750    | 0.500    | 0.500    | 0.500    | 0.500     | 0.500 |
| 720 - 739                          | 0.000                          | 0.250    | 0.250    | 0.250    | 0.000    | 0.000    | 0.000    | 0.000     | 0.000 |
| >= 740                             | 0.000                          | 0.250    | 0.250    | 0.250    | 0.000    | 0.000    | 0.000    | 0.000     | 0.000 |

| DU REFI PLUS Loan Level Price Adjustments |                              | LLPA Caps for DU Refi Plus (excludes Loan Amount, Escrow Waiver, MI Transfer, & State Adjusters) |  |
|---|------------------------------|--|--|
| No Escrow                                 | All                          | 0.250  |  |
| Atch Condo                                | LTV > 75% (term > 180)       | All  | 0.750  |
| Loan Amount 60,000 - 100,000              | All                          | 0.500  |  |
| High Balance Loans                        | All                          | 0.250  |  |
| High LTV                                  | LTV 95.01-97                 | All  | 0.500  |
| High LTV                                  | LTV > 97                     | All  | 1.000  |
| Arm                                       | LTV 90.01-105                | All  | 0.250  |
| Loans with MI Transfer*                   | (Genworth, MGIC, Radian, PI) | All  | 0.250  |
| Investment                                | LTV <=75                     | All  | 2.125  |
| Investment                                | LTV 75.01-80                 | All  | 3.375  |
| Investment                                | LTV >80.00                   | All  | 4.125  |
| 2-4 Units                                 | All                          | 1.000  |  |
|   |                              |  | <b>Primary Residences</b>  |
|   |                              |  | Amort. Term      LTV > 80.00% <=105%   |
|   |                              |  | >20 Years                      0.750   |
|   |                              |  | ≤ 20 Years                        0.000  |
|   |                              |  | <b>All Other Refi Plus</b>   |
|   |                              |  | LLPA Caps are applicable to all DURP and DURP 2.0 Programs                       |
|   |                              |  | Amort. Term      LTV ≤ 105.00%      LTV > 105.00%                                |
|   |                              |  | > 25 years ≤ 30 Years                      2.000                      2.000      |
|   |                              |  | ≤ 25 Years                                      2.000                      1.500 |

| Subordinate Financing                                 |  | Max Lender Credit after adjustments FIXED: |         |
|---|--|--|---------|
| All mortgages with Subordinate Financing              |  |  | (4.250) |
| (All other LLPAs below apply as well)                 |  |  | (2.750) |
| Sub Fin. LTV 65.01-95 CLTV/HCLTV 90.01-95 FICO >= 720 |  |  |         |
| Sub Fin. LTV 65.01-95 CLTV/HCLTV 90.01-95 FICO < 720  |  |  |         |
| Sub Fin. LTV 75.01-90 CLTV/HCLTV 76.01-90 FICO < 720  |  |  |         |
| Sub Fin. CLTV/HCLTV > 95                              |  |  |         |

| Relock Fee | 0.125 | Extensions | Fixed         | Arms  |
|------------|-------|------------|---------------|-------|
|            |       | Per diem   | 0.025 per day |       |
|            |       | 7 Days     | 0.150         | 0.250 |
|            |       | 10 Days    | 0.250         |       |
|            |       | 15 Days    | 0.375         | 0.375 |

| Lock Term Adjustments     |       | Program Codes for MI Transfer (Genwoth, MGIC, Radian) |                                     |
|---------------------------|-------|---|-------------------------------------|
| 40-45 Day (add to 30 day) | 0.150 | 1041/1241/1341:                                       | 30/20/15 Yr DU Refi+ w/ MI Transfer |
| 55-60 Day (add to 30 day) | 0.250 | 1047-00:  | DURefiPlus 105-125 with MI Transfer |
|                           |       | 1048-00:  | DURefi Plus > 125 with MI Transfer  |

Please Call Lock Desk for 20 Year Pricing

**LP OPEN ACCESS 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)

| 1050-00 LP Open Access 30 |         |         |         | 1250-00 LP Open Access 20 |         |         |         | 1350-00 LP Open Access 15 |         |         |         |
|---------------------------|---------|---------|---------|---------------------------|---------|---------|---------|---------------------------|---------|---------|---------|
| Rate                      | 15 Day  | 30 Day  | 45 Day  | Rate                      | 15 Day  | 30 Day  | 45 Day  | Rate                      | 15 Day  | 30 Day  | 45 Day  |
| 3.750                     | 5.287   | 5.349   | 5.385   | 3.750                     | 4.391   | 4.475   | 4.527   | 3.250                     | 3.946   | 4.012   | 4.025   |
| 3.875                     | 4.716   | 4.778   | 4.814   | 3.875                     | 3.576   | 3.660   | 3.713   | 3.375                     | 3.389   | 3.433   | 3.465   |
| 4.000                     | 3.983   | 4.042   | 4.078   | 4.000                     | 2.884   | 2.972   | 3.025   | 3.500                     | 2.609   | 2.656   | 2.688   |
| 4.125                     | 3.130   | 3.186   | 3.240   | 4.125                     | 2.049   | 2.137   | 2.190   | 3.625                     | 2.070   | 2.118   | 2.151   |
| 4.250                     | 2.416   | 2.471   | 2.525   | 4.250                     | 1.355   | 1.443   | 1.495   | 3.750                     | 1.662   | 1.711   | 1.744   |
| 4.375                     | 1.782   | 1.835   | 1.889   | 4.375                     | 0.776   | 0.864   | 0.917   | 3.875                     | 1.110   | 1.157   | 1.189   |
| 4.500                     | 1.043   | 1.092   | 1.146   | 4.500                     | 0.169   | 0.262   | 0.333   | 4.000                     | 0.656   | 0.711   | 0.763   |
| 4.625                     | 0.427   | 0.487   | 0.561   | 4.625                     | (0.430) | (0.338) | (0.267) | 4.125                     | 0.179   | 0.233   | 0.284   |
| 4.750                     | (0.192) | (0.133) | (0.061) | 4.750                     | (0.884) | (0.791) | (0.720) | 4.250                     | (0.144) | (0.089) | (0.037) |
| 4.875                     | (0.735) | (0.676) | (0.604) | 4.875                     | (1.294) | (1.199) | (1.128) | 4.375                     | (0.610) | (0.554) | (0.503) |
| 5.000                     | (1.247) | (1.193) | (1.121) | 5.000                     | (1.784) | (1.689) | (1.618) | 4.500                     | (1.015) | (0.975) | (0.904) |
| 5.125                     | (1.918) | (1.836) | (1.746) | 5.125                     | (2.349) | (2.205) | (2.114) | 4.625                     | (1.405) | (1.364) | (1.293) |
| 5.250                     | (2.388) | (2.309) | (2.218) | 5.250                     | (2.680) | (2.537) | (2.447) | 4.750                     | (1.597) | (1.554) | (1.483) |
| 5.375                     | (2.824) | (2.747) | (2.656) | 5.375                     | (3.016) | (2.873) | (2.783) |                           |         |         |         |
| 5.500                     | (3.147) | (3.072) | (2.982) | 5.500                     | (3.353) | (3.208) | (3.118) |                           |         |         |         |
| 5.625                     | (3.556) | (3.496) | (3.386) | 5.625                     | (3.521) | (3.461) | (3.352) |                           |         |         |         |
| 5.750                     | (4.039) | (3.982) | (3.873) | 5.750                     | (3.729) | (3.670) | (3.561) |                           |         |         |         |

| 1051-00 LP SC Open Access 30 |         |         |         | 1351-00 LP SC Open Access 15 |         |         |         | Lock Term to 45 Day Price |       |
|------------------------------|---------|---------|---------|------------------------------|---------|---------|---------|---------------------------|-------|
| Rate                         | 15 Day  | 30 Day  | 45 Day  | Rate                         | 15 Day  | 30 Day  | 45 Day  | 60 Day                    | 0.300 |
| 4.250                        | 2.511   | 2.566   | 2.620   | 3.625                        | 2.258   | 2.306   | 2.339   |                           |       |
| 4.375                        | 1.876   | 1.929   | 1.983   | 3.750                        | 2.284   | 2.333   | 2.366   |                           |       |
| 4.500                        | 1.138   | 1.187   | 1.241   | 3.875                        | 1.732   | 1.779   | 1.811   |                           |       |
| 4.625                        | 1.160   | 1.221   | 1.294   | 4.000                        | 1.278   | 1.333   | 1.385   |                           |       |
| 4.750                        | 0.541   | 0.600   | 0.672   | 4.125                        | 0.800   | 0.854   | 0.906   |                           |       |
| 4.875                        | (0.002) | 0.057   | 0.129   | 4.250                        | 1.012   | 1.067   | 1.119   |                           |       |
| 5.000                        | (0.514) | (0.460) | (0.388) | 4.375                        | 0.546   | 0.602   | 0.653   |                           |       |
| 5.125                        | (0.573) | (0.491) | (0.401) | 4.500                        | 0.141   | 0.181   | 0.252   |                           |       |
| 5.250                        | (1.043) | (0.964) | (0.873) | 4.625                        | (0.249) | (0.208) | (0.137) |                           |       |
| 5.375                        | (1.479) | (1.402) | (1.311) | 4.750                        | 0.059   | 0.102   | 0.173   |                           |       |
| 5.500                        | (1.802) | (1.726) | (1.636) |                              |         |         |         |                           |       |
| 5.625                        | (1.681) | (1.621) | (1.511) |                              |         |         |         |                           |       |
| 5.750                        | (2.164) | (2.107) | (1.998) |                              |         |         |         |                           |       |

| LP Open Access Price Adjustments |       |        |        |        |        |       |                                     |       |
|----------------------------------|-------|--------|--------|--------|--------|-------|-------------------------------------|-------|
| Risk Based Adjustments*          |       |        |        |        |        |       | Additional Loan Feature Adjustments |       |
|                                  | <=60  | >60-70 | >70-75 | >75-80 | >80-85 | > 85  |                                     |       |
| >= 740                           | 0.000 | 0.250  | 0.250  | 0.500  | 0.250  | 0.250 | LTV >95 & <=97                      | 0.500 |
| 720-739                          | 0.000 | 0.250  | 0.500  | 0.750  | 0.500  | 0.500 | LTV >97 & <=105                     | 1.000 |
| 700-719                          | 0.000 | 0.500  | 1.000  | 1.250  | 1.000  | 1.000 | LTV > 105%                          | 2.000 |
| 680-699                          | 0.000 | 0.500  | 1.125  | 1.750  | 1.500  | 1.250 | Loan Amount \$60,000 - \$100,000    | 0.500 |
| 660-679                          | 0.000 | 1.000  | 2.250  | 2.750  | 2.750  | 2.250 | Loan Amount \$100,001 - \$125,000   | 0.150 |
| 640-659                          | 0.500 | 1.250  | 2.750  | 3.000  | 3.250  | 2.750 | Loan Amount > \$125,000             | 0.000 |
| 620-639                          | 0.500 | 1.500  | 3.000  | 3.000  | 3.250  | 3.250 |                                     |       |
| attach Condo*                    | 0.000 | 0.000  | 0.000  | 0.750  | 0.750  | 0.750 |                                     |       |
| NOO                              | 2.125 | 2.125  | 2.125  | 3.375  | 4.125  | 4.125 |                                     |       |
| 2 Units                          | 1.000 | 1.000  | 1.000  | 1.000  | 1.000  | 1.000 |                                     |       |
| 3-4 Units                        | 1.000 | 1.000  | 1.000  | 1.000  | 1.500  | 2.000 |                                     |       |

| Product              | High LTV Adjustors |               |       |
|----------------------|--------------------|---------------|-------|
|                      | LTV Ratios         |               |       |
|                      | All Eligible       |               |       |
|                      | >95% & <=97%       | >97% & <=105% | >105% |
| All Eligible Product | 0.50%              | 1.00%         | 2.00% |

\* Risk Based & Condo Adjustments apply to loan terms > 15 Year only! \*\*MFH not subject to LLPA CAP

**Subordinate Financing**

| LTV        | CLTV       | <720  | >=720 |
|------------|------------|-------|-------|
| <=75       | <=80       | 0.375 | 0.375 |
| <=65       | >80 & <=95 | 0.875 | 0.625 |
| >65 & <=75 | >80 & <=95 | 1.125 | 0.875 |
| >75 & <=80 | >75 & <=95 | 1.375 | 1.125 |
| >80 & <=90 | >81 & <=95 | 1.375 | 0.875 |
| >90 & <=95 | >91 & <=95 | 0.875 | 0.625 |
| ALL        | > 95       | 1.875 | 1.875 |

**LLPA Caps for LP Open Accesss (excludes Loan Amount, Escrow Waiver, State Adjusters, MFH\*\* Adj and High LTV Adjusters)**

|  |       |
|--|-------|
| Primary Residence with Term <= 20 and LTV >80% | 0.000 |
| Primary Residence with Term > 20 and LTV >80%  | 0.500 |
| Investment & Second Home, all Terms and LTVs** | 1.750 |
| Primary Residence, all Terms, LTV <= 80%       | 1.750 |

**Max Lender Credit after adjustments: (4.250)**

### WesLend Non-Conforming

\*\* 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)

| 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                         | #VALUE! |         | 3.875                         | #VALUE! |         | 3.625                         | #VALUE! |         | 3.500                         | #VALUE! |         |
| 4.125                         | 3.510   | 3.635   | 4.000                         | #VALUE! |         | 3.750                         | 1.939   | 2.064   | 3.625                         | 2.627   | 2.752   |
| 4.250                         | 2.822   | 2.947   | 4.125                         | #VALUE! |         | 3.875                         | 1.377   | 1.502   | 3.750                         | 2.064   | 2.189   |
| 4.375                         | 2.135   | 2.260   | 4.250                         | 1.346   | 1.443   | 4.000                         | 0.939   | 1.064   | 3.875                         | 1.502   | 1.627   |
| 4.500                         | 1.447   | 1.572   | 4.375                         | 0.909   | 1.006   | 4.125                         | 0.502   | 0.627   | 4.000                         | 1.064   | 1.189   |
| 4.625                         | 0.885   | 1.010   | 4.500                         | 0.470   | 0.568   | 4.250                         | 0.064   | 0.189   | 4.125                         | 0.627   | 0.752   |
| 4.750                         | 0.322   | 0.447   | 4.625                         | 0.034   | 0.131   | 4.375                         | (0.373) | (0.248) | 4.250                         | 0.189   | 0.314   |
| 4.875                         | (0.240) | (0.115) | 4.750                         | (0.405) | (0.307) | 4.500                         | (0.811) | (0.686) | 4.375                         | (0.248) | (0.123) |
| 5.000                         | (0.803) | (0.678) | 4.875                         | (0.842) | (0.744) | 4.625                         | (1.248) | (1.123) | 4.500                         | (0.686) | (0.561) |
| 5.125                         | (1.377) | (1.240) | 5.000                         | (1.280) | (1.182) | 4.750                         | (1.623) | (1.498) | 4.625                         | (1.123) | (0.998) |
| 5.250                         | (1.950) | (1.813) | 5.125                         | (1.712) | (1.607) | 4.875                         | (1.997) | (1.873) | 4.750                         | (1.498) | (1.373) |
| 5.375                         | (2.523) | (2.386) | 5.250                         | (2.285) | (2.160) | 5.000                         | (2.371) | (2.246) | 4.875                         | (1.873) | (1.748) |
| 5.500                         | (3.096) | (2.959) | 5.375                         | (2.858) | (2.733) | 5.125                         | (2.746) | (2.621) | 5.000                         | (2.248) | (2.123) |
| 5.625                         | (3.669) | (3.532) | 5.500                         | (3.431) | (3.306) | 5.250                         | (3.121) | (2.996) | 5.125                         | (2.623) | (2.498) |
| 5.750                         | (4.242) | (4.105) |                               |         |         |                               |         |         |                               |         |         |

Program Temporarily Suspended

| 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                         | #VALUE! |         | 780-799   | -0.750     | -0.625     | -0.375     | -0.125                     | 15 Day Lock Term            | -0.125  |  |  |  |  |  |  |
| 3.875                         | 2.661   | 2.758   | 760-779   | -0.500     | -0.375     | -0.125     | 0.250                      | 60 Day Lock Term            | 0.250   |  |  |  |  |  |  |
| 4.000                         | 2.097   | 2.195   | 740-759   | -0.250     | -0.125     | 0.125      | 0.625                      | <b>Lock Extension Fees:</b> |   |  |  |  |  |  |  |
| 4.125                         | 1.536   | 1.633   | 720-739   | 0.000      | 0.250      | 0.500      | 1.000                      | 15 DAY                      | 0.375   |  |  |  |  |  |  |
| 4.250                         | 1.097   | 1.195   | 700-719   | 0.125      | 0.625      | 0.875      | 1.375                      | <b>Max Lender Credit:</b>   | -2.150  |  |  |  |  |  |  |
| 4.375                         | 0.660   | 0.758   | Loan Amount > \$453,100 and <= \$679,650<br>Loan Amount >=\$1,000,000<br>Cash-out Refinance LTV <=50%<br>Cash-out Refinance LTV > 50% <=60%<br>Cash-out Refinance LTV > 60%<br><b>Refinance Fixed 30 &amp; 20</b><br><b>Refinance Arms</b><br><b>Refinance Fixed 15</b><br><b>20 Yr Term (3219/3200)</b><br>3 units<br>4 units<br>Second Home<br>Investment |            |            |            |                            |                             | Published pricing reflects 0.250 rate reduction under the Pre-Authorized Payment Prog.<br><br><b>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!</b> |  |  |  |  |  |  |
| 4.500                         | 0.222   | 0.320   |   |            |            |            |                            |                             |   |  |  |  |  |  |  |
| 4.625                         | (0.215) | (0.117) |   |            |            |            |                            |                             |   |  |  |  |  |  |  |
| 4.750                         | (0.653) | (0.555) |   |            |            |            |                            |                             |   |  |  |  |  |  |  |
| 4.875                         | (1.090) | (0.992) |   |            |            |            |                            |                             |   |  |  |  |  |  |  |
| 5.000                         | (1.465) | (1.367) |   |            |            |            |                            |                             |   |  |  |  |  |  |  |
| 5.125                         | (1.840) | (1.742) |   |            |            |            |                            |                             |   |  |  |  |  |  |  |
| 5.250                         | (2.215) | (2.117) |   |            |            |            |                            |                             |   |  |  |  |  |  |  |
| 5.375                         | (2.590) | (2.492) |   |            |            |            |                            |                             |   |  |  |  |  |  |  |
|                               |         |         |   |            |            |            |                            |                             |   |  |  |  |  |  |  |

| 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  |
| 4.500                       | 2.567   | 2.692   | 2.817   | 3.750                       | 3.073   | 3.198   | 3.323  | 3.625                 | 2.300   | 2.425   | 2.550   |
| 4.625                       | 1.769   | 1.894   | 2.019   | 3.875                       | 2.637   | 2.762   | 2.887  | 3.750                 | 1.869   | 1.994   | 2.119   |
| 4.750                       | 1.069   | 1.194   | 1.319   | 4.000                       | 2.230   | 2.355   | 2.480  | 3.875                 | 1.464   | 1.589   | 1.714   |
| 4.875                       | 0.445   | 0.570   | 0.695   | 4.125                       | 1.644   | 1.769   | 1.894  | 4.000                 | 1.180   | 1.305   | 1.430   |
| 5.000                       | (0.156) | (0.031) | 0.094   | 4.250                       | 1.316   | 1.441   | 1.566  | 4.125                 | 0.820   | 0.945   | 1.070   |
| 5.125                       | (0.656) | (0.531) | (0.406) | 4.375                       | 1.057   | 1.182   | 1.307  | 4.250                 | 0.479   | 0.604   | 0.729   |
| 5.250                       | (1.026) | (0.901) | (0.776) | 4.500                       | 0.779   | 0.904   | 1.029  | 4.375                 | 0.156   | 0.281   | 0.406   |
| 5.375                       | (1.352) | (1.227) | (1.102) | 4.625                       | 0.525   | 0.650   | 0.775  | 4.500                 | (0.156) | (0.031) | 0.094   |
| 5.500                       | (1.590) | (1.465) | (1.340) | 4.750                       | 0.280   | 0.405   | 0.530  | 4.625                 | (0.402) | (0.277) | (0.152) |
| 5.625                       | (1.774) | (1.649) | (1.524) | 4.875                       | 0.069   | 0.194   | 0.319  | 4.750                 | (0.720) | (0.595) | (0.470) |
| 5.750                       | (2.012) | (1.887) | (1.762) | 5.000                       | (0.198) | (0.073) | 0.052  |                       |         |         |         |
| 5.875                       | (2.324) | (2.199) | (2.074) |                             |         |         |        |                       |         |         |         |

| 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                       | (3.437) | (3.312) | 7.750                   | (3.437) | (3.312) | 8.125                        | (3.437) | (3.312) |
| 7.250                       | (3.187) | (3.062) | 7.625                   | (3.187) | (3.062) | 7.990                        | (3.167) | (3.042) |
| 7.125                       | (2.937) | (2.812) | 7.500                   | (2.937) | (2.812) | 7.875                        | (2.937) | (2.812) |
| 6.990                       | (2.667) | (2.542) | 7.375                   | (2.687) | (2.562) | 7.750                        | (2.687) | (2.562) |
| 6.875                       | (2.437) | (2.312) | 7.250                   | (2.437) | (2.312) | 7.625                        | (2.437) | (2.312) |
| 6.750                       | (2.187) | (2.062) | 7.125                   | (2.187) | (2.062) | 7.500                        | (2.187) | (2.062) |
| 6.625                       | (1.937) | (1.812) | 6.990                   | (1.917) | (1.792) | 7.375                        | (1.937) | (1.812) |
| 6.500                       | (1.687) | (1.562) | 6.875                   | (1.687) | (1.562) | 7.250                        | (1.687) | (1.562) |
| 6.375                       | (1.437) | (1.312) | 6.750                   | (1.437) | (1.312) | 7.125                        | (1.437) | (1.312) |
| 6.250                       | (1.187) | (1.062) | 6.625                   | (1.187) | (1.062) | 6.990                        | (1.167) | (1.042) |
| 6.125                       | (0.937) | (0.812) | 6.500                   | (0.937) | (0.812) | 6.875                        | (0.937) | (0.812) |
| 5.990                       | (0.667) | (0.542) | 6.375                   | (0.687) | (0.562) | 6.750                        | (0.687) | (0.562) |
| 5.875                       | (0.437) | (0.312) | 6.250                   | (0.437) | (0.312) | 6.625                        | (0.437) | (0.312) |
| 5.750                       | (0.187) | (0.062) | 6.125                   | (0.187) | (0.062) | 6.500                        | (0.187) | (0.062) |
| 5.625                       | 0.063   | 0.188   | 5.990                   | 0.083   | 0.208   | 6.375                        | 0.063   | 0.188   |
| 5.500                       | 0.313   | 0.438   | 5.875                   | 0.313   | 0.438   | 6.250                        | 0.313   | 0.438   |
| 5.375                       | 0.563   | 0.688   | 5.750                   | 0.563   | 0.688   | 6.125                        | 0.563   | 0.688   |
| 5.250                       | 0.813   | 0.938   | 5.625                   | 0.813   | 0.938   | 5.990                        | 0.833   | 0.958   |
| 5.125                       | 1.063   | 1.188   | 5.500                   | 1.063   | 1.188   | 5.875                        | 1.063   | 1.188   |
| 4.990                       | 1.333   | 1.458   | 5.375                   | 1.313   | 1.438   | 5.750                        | 1.313   | 1.438   |
| 4.875                       | 1.563   | 1.688   | 5.250                   | 1.563   | 1.688   | 5.625                        | 1.563   | 1.688   |
| 4.750                       | 1.938   | 2.063   | 5.125                   | 1.938   | 2.063   | 5.500                        | 1.938   | 2.063   |

| 9775-30 Premier Bank Statement 5/1 ARM |         |         |
|--|---------|---------|
| Rate                                   | 30 day  | 45 day  |
| 7.500                                  | (3.937) | (3.812) |
| 7.375                                  | (3.687) | (3.562) |
| 7.250                                  | (3.437) | (3.312) |
| 7.125                                  | (3.187) | (3.062) |
| 6.990                                  | (2.917) | (2.792) |
| 6.875                                  | (2.687) | (2.562) |
| 6.750                                  | (2.437) | (2.312) |
| 6.625                                  | (2.187) | (2.062) |
| 6.500                                  | (1.937) | (1.812) |
| 6.375                                  | (1.687) | (1.562) |
| 6.250                                  | (1.437) | (1.312) |
| 6.125                                  | (1.187) | (1.062) |
| 5.990                                  | (0.917) | (0.792) |
| 5.875                                  | (0.687) | (0.562) |
| 5.750                                  | (0.437) | (0.312) |
| 5.625                                  | (0.187) | (0.062) |
| 5.500                                  | 0.063   | 0.188   |
| 5.375                                  | 0.313   | 0.438   |
| 5.250                                  | 0.563   | 0.688   |
| 5.125                                  | 0.938   | 1.063   |
| 4.990                                  | 1.343   | 1.468   |

| Max Price       |          |           |         | Min Rate |         |          |          |          |
|-----------------|----------|-----------|---------|----------|---------|----------|----------|----------|
|                 | Standard | Min Price | Margins | 5/1 ARM  | 7/1 ARM | 10/1 ARM | 15yr FRM | 30yr FRM |
| Agency Plus     | 100.750  | 99.000    | 3.500   | 4.750    | 4.875   | 5.125    | 4.875    | 5.125    |
| Alternative Doc | 100.750  | 99.000    | 4.125   | 5.125    | 5.250   | 5.500    | 5.250    | 5.500    |
| Alt Investor    | 100.750  | 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