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Lock Expiration Dates

15 day	12/6/2018
30 day	12/21/2018
45 day	1/5/2019
60 day	1/20/2019

Lender Fees Are Not Included In Pricing

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.
- 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
- 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	info@weslend.com
Submissions	(877) 945-4105 X 1	
Broker Support	(877) 945-4105 X 8	support@weslend.com
Lock Desk	Ph: (877) 945-4105 X 3 Fx: (949) 313-1741	lockdesk@weslend.com

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 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

1000-99 1001-99				1300-99 1301-99				1400-99 1401-99			
DU Fixed 30 Year LP Fixed 30 Year				DU Fixed 15 Year LP Fixed 15 Year				DU Fixed 10 Year 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	2.896	2.982	2.982	3.500	1.282	1.387	1.387	3.500	1.372	1.490	1.490
4.125	2.083	2.183	2.183	3.625	0.804	0.908	0.908	3.625	1.047	1.151	1.151
4.250	1.438	1.553	1.553	3.750	0.416	0.529	0.529	3.750	0.422	0.512	0.512
4.375	0.766	0.883	0.883	3.875	(0.080)	(0.013)	(0.013)	3.875	0.027	0.116	0.116
4.500	(0.013)	0.103	0.103	4.000	(0.314)	(0.234)	(0.234)	4.000	(0.326)	(0.235)	(0.235)
4.625	(0.635)	(0.485)	(0.485)	4.125	(0.769)	(0.680)	(0.680)	4.125	(0.610)	(0.517)	(0.517)
4.750	(1.070)	(0.958)	(0.931)	4.250	(0.982)	(0.981)	(0.904)	4.250	(1.142)	(1.011)	(1.011)
4.875	(1.722)	(1.581)	(1.581)	4.375	(1.463)	(1.402)	(1.370)	4.375	(1.488)	(1.354)	(1.354)
5.000	(2.207)	(2.067)	(2.067)	4.500	(1.960)	(1.837)	(1.837)	4.500	(1.829)	(1.709)	(1.694)
5.125	(2.848)	(2.673)	(2.673)	4.625	(2.349)	(2.223)	(2.223)	4.625	(2.106)	(1.990)	(1.980)
5.250	(3.221)	(3.103)	(3.041)	4.750	(2.514)	(2.389)	(2.389)	4.750	(2.311)	(2.259)	(2.178)
5.375	(3.646)	(3.588)	(3.470)	4.875	(2.752)	(2.750)	(2.627)	4.875	(2.520)	(2.518)	(2.395)
5.500	(4.028)	(3.850)	(3.850)	5.000	(2.974)	(2.921)	(2.921)				
5.625	(4.412)	(4.205)	(4.201)	5.125	(3.262)	(3.209)	(3.209)				
5.750	(4.781)	(4.780)	(4.641)								
5.875	(5.209)	(5.207)	(5.068)								

1200-99 1201-99				1033-99				1333-99			
DU Fixed 20 Year 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	1.774	1.850	1.864	4.375	2.309	2.427	2.427	3.750	1.554	1.621	1.621
4.125	1.183	1.240	1.276	4.500	1.531	1.647	1.647	3.875	0.974	1.039	1.039
4.250	0.501	0.623	0.623	4.625	0.758	0.909	0.909	4.000	0.837	0.923	0.923
4.375	(0.077)	0.044	0.044	4.750	0.322	0.464	0.464	4.125	0.532	0.619	0.619
4.500	(0.779)	(0.777)	(0.669)	4.875	(0.329)	(0.186)	(0.186)	4.250	0.429	0.517	0.517
4.625	(1.313)	(1.312)	(1.204)	5.000	(0.815)	(0.673)	(0.673)	4.375	0.017	0.155	0.155
4.750	(1.828)	(1.827)	(1.719)	5.125	(1.004)	(0.830)	(0.830)	4.500	(0.275)	(0.149)	(0.149)
4.875	(2.366)	(2.365)	(2.256)	5.250	(1.370)	(1.190)	(1.190)	4.625	(0.469)	(0.343)	(0.343)
5.000	(2.652)	(2.594)	(2.508)	5.375	(1.885)	(1.735)	(1.735)	4.750	(0.591)	(0.463)	(0.463)
5.125	(3.186)	(3.156)	(3.041)	5.500	(2.264)	(2.114)	(2.114)	4.875	(0.717)	(0.588)	(0.588)
5.250	(3.605)	(3.604)	(3.480)	5.625	(2.499)	(2.346)	(2.346)	5.000	(0.701)	(0.655)	(0.655)
5.375	(4.002)	(4.001)	(3.877)	5.750	(2.506)	(2.291)	(2.291)	5.125	(0.681)	(0.635)	(0.635)
5.500	(3.986)	(3.942)	(3.942)	5.875	(1.730)	(1.728)	(1.589)				
5.625	(4.419)	(4.266)	(4.266)								

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	2.309	2.427	2.427	3.750	1.554	1.621	1.621	<div style="text-align: center;"> <ul style="list-style-type: none"> • 1031 Exchange Transactions - Allowed • Age Related Deed Restrictions - Allowed • Impound Account - Required; LTV > 80% • Unpermitted Additions - Allowed • Future Employment Income - Allowed • Third Party Processing Fee - Allowed • Transferred Appraisals - Not Allowed • Highlights vary between DU and LPA <p style="font-size: small; text-align: center;">See full guidelines for details</p> </div>
4.500	1.531	1.647	1.647	3.875	0.974	1.039	1.039	
4.625	0.758	0.909	0.909	4.000	0.837	0.923	0.923	
4.750	0.322	0.464	0.464	4.125	0.532	0.619	0.619	
4.875	(0.329)	(0.186)	(0.186)	4.250	0.429	0.517	0.517	
5.000	(0.815)	(0.673)	(0.673)	4.375	0.017	0.155	0.155	
5.125	(1.004)	(0.830)	(0.830)	4.500	(0.275)	(0.149)	(0.149)	
5.250	(1.370)	(1.190)	(1.190)	4.625	(0.469)	(0.343)	(0.343)	
5.375	(1.885)	(1.735)	(1.735)	4.750	(0.591)	(0.463)	(0.463)	
5.500	(2.264)	(2.114)	(2.114)	4.875	(0.717)	(0.588)	(0.588)	
5.625	(2.499)	(2.346)	(2.346)	5.000	(0.701)	(0.655)	(0.655)	
5.750	(2.506)	(2.291)	(2.291)	5.125	(0.681)	(0.635)	(0.635)	
5.875	(1.730)	(1.728)	(1.589)					

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

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	2.418	2.481	2.512	3.250	2.280	2.327	2.390	3.250	3.080	3.127	3.190
4.125	1.716	1.779	1.810	3.375	1.775	1.822	1.884	3.375	2.575	2.622	2.684
4.250	1.064	1.126	1.157	3.500	1.297	1.343	1.406	3.500	2.097	2.143	2.206
4.375	0.476	0.538	0.570	3.625	0.772	0.819	0.882	3.625	1.572	1.619	1.682
4.500	(0.136)	(0.058)	(0.011)	3.750	0.408	0.455	0.518	3.750	1.208	1.255	1.318
4.625	(0.749)	(0.671)	(0.624)	3.875	(0.002)	0.045	0.107	3.875	0.798	0.845	0.907
4.750	(1.369)	(1.291)	(1.244)	4.000	(0.332)	(0.317)	(0.254)	4.000	0.468	0.484	0.546
4.875	(1.984)	(1.906)	(1.859)	4.125	(0.810)	(0.795)	(0.732)	4.125	(0.010)	0.005	0.068
5.000	(2.319)	(2.225)	(2.163)	4.250	(1.310)	(1.294)	(1.232)	4.250	(0.510)	(0.494)	(0.432)
5.125	(2.913)	(2.819)	(2.757)	4.375	(1.743)	(1.727)	(1.665)	4.375	(0.943)	(0.927)	(0.865)
5.250	(3.446)	(3.353)	(3.290)	4.500	(1.896)	(1.834)	(1.771)	4.500	(1.096)	(1.034)	(0.971)
5.375	(3.887)	(3.794)	(3.731)	4.625	(2.332)	(2.270)	(2.207)	4.625	(1.532)	(1.470)	(1.407)
5.500	(3.885)	(3.792)	(3.698)	4.750	(2.721)	(2.659)	(2.596)	4.750	(1.921)	(1.859)	(1.796)
5.625	(4.536)	(4.443)	(4.349)	4.875	(3.026)	(2.963)	(2.901)	4.875	(2.226)	(2.163)	(2.101)
5.750	(5.066)	(4.972)	(4.879)								
5.875	(5.462)	(5.368)	(5.274)								

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	2.872	2.934	2.966	4.125	2.586	2.649	2.680	3.750	1.633	1.680	1.743
4.125	2.331	2.393	2.424	4.250	1.934	1.996	2.027	3.875	1.220	1.236	1.298
4.250	1.502	1.580	1.627	4.375	1.346	1.408	1.440	4.000	0.768	0.784	0.846
4.375	0.992	1.071	1.117	4.500	0.734	0.812	0.859	4.125	0.290	0.305	0.368
4.500	0.342	0.420	0.467	4.625	0.121	0.199	0.246	4.250	(0.210)	(0.194)	(0.132)
4.625	(0.144)	(0.066)	(0.019)	4.750	(0.499)	(0.421)	(0.374)	4.375	(0.643)	(0.627)	(0.565)
4.750	(0.681)	(0.603)	(0.556)	4.875	(1.114)	(1.036)	(0.989)	4.500	(0.546)	(0.484)	(0.421)
4.875	(1.228)	(1.150)	(1.103)	5.000	(1.324)	(1.230)	(1.168)	4.625	(0.982)	(0.920)	(0.857)
5.000	(1.817)	(1.723)	(1.660)	5.125	(1.918)	(1.824)	(1.762)	4.750	(1.371)	(1.309)	(1.246)
5.125	(2.317)	(2.223)	(2.160)	5.250	(2.451)	(2.358)	(2.295)	4.875	(1.676)	(1.613)	(1.551)
5.250	(2.780)	(2.687)	(2.624)	5.375	(2.892)	(2.799)	(2.736)				
5.375	(3.217)	(3.123)	(3.061)								
5.500	(3.442)	(3.348)	(3.254)								
5.625	(3.972)	(3.878)	(3.784)								
5.750	(4.427)	(4.333)	(4.239)								
5.875	(4.822)	(4.728)	(4.635)								

1053-05 30 LP SuperConf.				1353-05 15 LP Super Conf.				Highlights <ul style="list-style-type: none"> 1031 Exchange Transactions - Allowed Future Employment Income - Allowed Transferred Appraisals - Not Allowed Third Party Processing Fee - Not Allowed Deed Restrictions - Not Allowed Highlights vary between DU and LPA 			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.125	2.586	2.649	2.680	3.750	1.633	1.680	1.743				
4.250	1.934	1.996	2.027	3.875	1.220	1.236	1.298				
4.375	1.346	1.408	1.440	4.000	0.768	0.784	0.846				
4.500	0.734	0.812	0.859	4.125	0.290	0.305	0.368				
4.625	0.121	0.199	0.246	4.250	(0.210)	(0.194)	(0.132)				
4.750	(0.499)	(0.421)	(0.374)	4.375	(0.643)	(0.627)	(0.565)				
4.875	(1.114)	(1.036)	(0.989)	4.500	(0.546)	(0.484)	(0.421)				
5.000	(1.324)	(1.230)	(1.168)	4.625	(0.982)	(0.920)	(0.857)				
5.125	(1.918)	(1.824)	(1.762)	4.750	(1.371)	(1.309)	(1.246)				
5.250	(2.451)	(2.358)	(2.295)	4.875	(1.676)	(1.613)	(1.551)				
5.375	(2.892)	(2.799)	(2.736)								



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

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	3.228	3.271	3.316	3.500	1.300	1.357	1.419	3.250	1.609	1.665	1.728
4.125	2.455	2.499	2.543	3.625	0.808	0.866	0.929	3.375	1.249	1.305	1.367
4.250	1.708	1.752	1.796	3.750	0.550	0.588	0.627	3.500	0.900	0.957	1.020
4.375	1.189	1.233	1.277	3.875	0.087	0.126	0.165	3.625	0.584	0.642	0.704
4.500	0.554	0.605	0.656	4.000	(0.320)	(0.281)	(0.242)	3.750	(0.122)	(0.084)	(0.045)
4.625	(0.152)	(0.100)	(0.049)	4.125	(0.740)	(0.700)	(0.661)	3.875	(0.459)	(0.420)	(0.381)
4.750	(0.845)	(0.793)	(0.742)	4.250	(1.064)	(1.003)	(0.940)	4.000	(0.760)	(0.720)	(0.681)
4.875	(1.445)	(1.394)	(1.342)	4.375	(1.366)	(1.304)	(1.242)	4.125	(1.015)	(0.975)	(0.936)
5.000	(1.809)	(1.757)	(1.706)	4.500	(1.876)	(1.813)	(1.751)	4.250	(1.701)	(1.640)	(1.578)
5.125	(2.413)	(2.347)	(2.281)	4.625	(2.293)	(2.230)	(2.167)	4.375	(1.988)	(1.926)	(1.864)
5.250	(3.007)	(2.941)	(2.875)	4.750	(2.484)	(2.420)	(2.358)	4.500	(2.280)	(2.217)	(2.155)
5.375	(3.451)	(3.385)	(3.319)	4.875	(2.726)	(2.654)	(2.584)	4.625	(2.550)	(2.487)	(2.424)
5.500	(3.817)	(3.751)	(3.685)	5.000	(3.194)	(3.121)	(3.051)	4.750	(2.795)	(2.731)	(2.669)
5.625	(4.121)	(4.055)	(3.989)					4.875	(3.014)	(2.949)	(2.887)
5.750	(4.794)	(4.728)	(4.662)					5.000	(3.189)	(3.121)	(3.055)
5.875	(5.056)	(4.991)	(4.924)								

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	2.767	2.811	2.849	3.500	1.343	1.382	1.417	3.875	2.507	2.551	2.596
4.125	1.979	2.012	2.070	3.625	0.812	0.851	0.885	4.000	1.838	1.882	1.927
4.250	1.238	1.269	1.327	3.750	0.304	0.344	0.378	4.125	1.223	1.267	1.313
4.375	0.643	0.673	0.731	3.875	(0.232)	(0.192)	(0.158)	4.250	0.642	0.686	0.731
4.500	(0.071)	(0.046)	0.012	4.000	(0.414)	(0.381)	(0.325)	4.375	0.116	0.167	0.220
4.625	(0.683)	(0.653)	(0.573)	4.125	(0.826)	(0.794)	(0.740)	4.500	(0.593)	(0.541)	(0.489)
4.750	(1.271)	(1.243)	(1.164)	4.250	(1.125)	(1.094)	(1.038)	4.625	(1.202)	(1.151)	(1.098)
4.875	(1.870)	(1.842)	(1.763)	4.375	(1.555)	(1.525)	(1.470)	4.750	(1.761)	(1.709)	(1.657)
5.000	(2.294)	(2.270)	(2.191)	4.500	(2.048)	(2.011)	(1.933)	4.875	(2.152)	(2.100)	(2.048)
5.125	(2.934)	(2.882)	(2.782)	4.625	(2.434)	(2.398)	(2.321)	5.000	(2.626)	(2.561)	(2.493)
5.250	(3.412)	(3.362)	(3.262)	4.750	(2.617)	(2.580)	(2.502)	5.125	(3.198)	(3.132)	(3.065)
5.375	(3.773)	(3.725)	(3.625)					5.250	(3.690)	(3.624)	(3.557)
5.500	(4.096)	(4.049)	(3.949)					5.375	(3.891)	(3.825)	(3.758)
5.625	(4.458)	(4.421)	(4.300)					5.500	(4.105)	(4.039)	(3.971)
5.750	(4.916)	(4.883)	(4.761)					5.625	(4.273)	(4.207)	(4.140)
								5.750	(4.828)	(4.762)	(4.695)
								5.875	(5.034)	(4.968)	(4.901)

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	3.361	3.425	3.482	4.375	2.415	2.459	2.504	3.750	1.491	1.529	1.568
3.875	2.540	2.604	2.661	4.500	1.696	1.747	1.799	3.875	1.093	1.132	1.171
4.000	1.857	1.921	1.978	4.625	1.006	1.058	1.110	4.000	0.729	0.768	0.807
4.125	0.980	1.043	1.101	4.750	0.333	0.384	0.437	4.125	0.390	0.430	0.469
4.250	0.195	0.259	0.316	4.875	(0.248)	(0.196)	(0.144)	4.250	0.275	0.316	0.355
4.375	(0.394)	(0.332)	(0.254)	5.000	(0.788)	(0.737)	(0.684)	4.375	(0.104)	(0.042)	0.020
4.500	(1.022)	(0.959)	(0.881)	5.125	(1.059)	(1.007)	(0.955)	4.500	(0.395)	(0.332)	(0.269)
4.625	(1.555)	(1.493)	(1.415)	5.250	(1.438)	(1.372)	(1.305)	4.625	(0.657)	(0.594)	(0.532)
4.750	(2.085)	(2.021)	(1.943)	5.375	(1.956)	(1.890)	(1.823)	4.750	(0.790)	(0.726)	(0.664)
4.875	(2.627)	(2.565)	(2.487)	5.500	(2.428)	(2.362)	(2.295)	4.875	(0.928)	(0.863)	(0.801)
5.000	(2.978)	(2.916)	(2.838)	5.625	(2.708)	(2.642)	(2.575)	5.000	(1.008)	(0.942)	(0.880)
5.125	(3.496)	(3.381)	(3.281)	5.750	(2.919)	(2.854)	(2.786)				
5.250	(3.846)	(3.731)	(3.632)	5.875	(2.855)	(2.789)	(2.721)				
5.375	(4.132)	(4.018)	(3.918)								
5.500	(4.335)	(4.224)	(4.125)								
5.625	(4.596)	(4.559)	(4.438)								
5.750	(4.934)	(4.899)	(4.778)								

1053-01 30 LP SuperConf.				1353-01 15 LP Super Conf.			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.250	2.543	2.574	2.632	3.750	1.261	1.301	1.335
4.375	1.947	1.977	2.035	3.875	0.726	0.766	0.800
4.500	1.234	1.259	1.317	4.000	1.037	1.070	1.126
4.625	0.463	0.494	0.573	4.125	0.625	0.656	0.711
4.750	(0.124)	(0.096)	(0.017)	4.250	0.325	0.356	0.412
4.875	(0.724)	(0.696)	(0.617)	4.375	(0.104)	(0.074)	(0.019)
5.000	(1.148)	(1.124)	(1.045)	4.500	0.008	0.045	0.123
5.125	(1.315)	(1.263)	(1.163)	4.625	(0.378)	(0.342)	(0.265)
5.250	(1.793)	(1.743)	(1.643)	4.750	(0.561)	(0.524)	(0.446)
5.375	(2.154)	(2.106)	(2.006)				
5.500	(2.477)	(2.430)	(2.330)				
5.625	(2.464)	(2.427)	(2.306)				
5.750	(2.922)	(2.889)	(2.767)				

Highlights



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

See full guidelines for details

AGENCY CONFORMING FIXED PRICE ADJUSTMENTS									
Risk Based Adjustments*	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97	
* Risk Based adjustments DO NOT apply to loan terms 15 year or less									
No Score (Non-Traditional Credit)	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	
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 +	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:									
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									
1011-01	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

8000-99 FHA 30 Year Fixed				8200-99 FHA 20 Year Fixed				8300-99 FHA 15 Year Fixed			
8100-99 FHA 25 Year Fixed											
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.750	1.922	1.923	2.016	3.750	1.922	1.923	2.016	3.250	9.511	9.620	9.620
3.875	1.035	1.137	1.137	3.875	1.035	1.137	1.137	3.375	9.511	9.620	9.620
4.000	0.432	0.534	0.534	4.000	0.432	0.534	0.534	3.500	1.135	1.136	1.244
4.125	(0.101)	0.001	0.001	4.125	(0.101)	0.001	0.001	3.625	0.670	0.671	0.779
4.250	(0.757)	(0.597)	(0.597)	4.250	(0.757)	(0.597)	(0.597)	3.750	0.137	0.138	0.215
4.375	(1.336)	(1.176)	(1.176)	4.375	(1.336)	(1.176)	(1.176)	3.875	(0.326)	(0.324)	(0.247)
4.500	(1.892)	(1.732)	(1.732)	4.500	(1.892)	(1.732)	(1.732)	4.000	(0.768)	(0.767)	(0.690)
4.625	(2.373)	(2.214)	(2.214)	4.625	(2.373)	(2.214)	(2.214)	4.125	(1.201)	(1.199)	(1.122)
4.750	(2.650)	(2.637)	(2.529)	4.750	(2.650)	(2.637)	(2.529)	4.250	(1.633)	(1.632)	(1.555)
4.875	(3.177)	(2.988)	(2.988)	4.875	(3.177)	(2.988)	(2.988)				
5.000	(3.675)	(3.485)	(3.485)	5.000	(3.675)	(3.485)	(3.485)				
5.125	(4.102)	(3.913)	(3.913)	5.125	(4.102)	(3.913)	(3.913)				
5.250	(4.344)	(4.343)	(4.203)	5.250	(4.344)	(4.343)	(4.203)				
5.375	(4.393)	(4.183)	(4.183)	5.375	(4.393)	(4.183)	(4.183)				
5.500	(4.851)	(4.642)	(4.642)	5.500	(4.851)	(4.642)	(4.642)				

6000-99 VA 30 Year Fixed				6200-99 VA 20 Year Fixed				6300-99 VA 15 Year Fixed			
6100-99 VA 25 Year Fixed											
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.750	1.922	1.923	2.016	3.750	1.922	1.923	2.016	3.250	9.511	9.620	9.620
3.875	1.035	1.137	1.137	3.875	1.035	1.137	1.137	3.375	9.511	9.620	9.620
4.000	0.432	0.534	0.534	4.000	0.432	0.534	0.534	3.500	1.135	1.136	1.244
4.125	(0.101)	0.001	0.001	4.125	(0.101)	0.001	0.001	3.625	0.670	0.671	0.779
4.250	(0.757)	(0.597)	(0.597)	4.250	(0.757)	(0.597)	(0.597)	3.750	0.137	0.138	0.215
4.375	(1.336)	(1.176)	(1.176)	4.375	(1.336)	(1.176)	(1.176)	3.875	(0.326)	(0.324)	(0.247)
4.500	(1.892)	(1.732)	(1.732)	4.500	(1.892)	(1.732)	(1.732)	4.000	(0.768)	(0.767)	(0.690)
4.625	(2.373)	(2.214)	(2.214)	4.625	(2.373)	(2.214)	(2.214)	4.125	(1.201)	(1.199)	(1.122)
4.750	(2.650)	(2.637)	(2.529)	4.750	(2.650)	(2.637)	(2.529)	4.250	(1.633)	(1.632)	(1.555)
4.875	(3.177)	(2.988)	(2.988)	4.875	(3.177)	(2.988)	(2.988)				
5.000	(3.675)	(3.485)	(3.485)	5.000	(3.675)	(3.485)	(3.485)				
5.125	(4.102)	(3.913)	(3.913)	5.125	(4.102)	(3.913)	(3.913)				
5.250	(4.344)	(4.343)	(4.203)	5.250	(4.344)	(4.343)	(4.203)				
5.375	(4.393)	(4.183)	(4.183)	5.375	(4.393)	(4.183)	(4.183)				
5.500	(4.851)	(4.642)	(4.642)	5.500	(4.851)	(4.642)	(4.642)				

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	2.892	2.893	2.986	3.500	1.610	1.663	1.663	3.875	2.892	2.893	2.986
4.000	2.294	2.296	2.388	3.625	1.153	1.204	1.204	4.000	2.294	2.296	2.388
4.125	1.718	1.719	1.812	3.750	0.926	1.013	1.013	4.125	1.718	1.719	1.812
4.250	1.142	1.143	1.251	3.875	0.420	0.507	0.507	4.250	1.142	1.143	1.251
4.375	0.567	0.568	0.676	4.000	(0.075)	0.013	0.013	4.375	0.567	0.568	0.676
4.500	0.004	0.006	0.114	4.125	(0.507)	(0.418)	(0.418)	4.500	0.004	0.006	0.114
4.625	(0.546)	(0.544)	(0.436)	4.250	(0.792)	(0.665)	(0.665)	4.625	(0.546)	(0.544)	(0.436)
4.750	(1.073)	(1.072)	(0.964)					4.750	(1.073)	(1.072)	(0.964)
4.875	(1.005)	(1.004)	(0.864)					4.875	(1.005)	(1.004)	(0.864)
5.000	(1.524)	(1.522)	(1.383)					5.000	(1.524)	(1.522)	(1.383)
5.125	(2.017)	(2.016)	(1.877)					5.125	(2.017)	(2.016)	(1.877)
5.250	(2.529)	(2.528)	(2.388)					5.250	(2.529)	(2.528)	(2.388)

7000-99 USDA / GRH 30 Year Fixed			
Rate	15 Day	30 Day	45 Day
3.625	11.480	11.574	11.574
3.750	1.922	1.923	2.016
3.875	1.035	1.137	1.137
4.000	0.432	0.534	0.534
4.125	(0.101)	0.001	0.001
4.250	(0.757)	(0.597)	(0.597)
4.375	(1.336)	(1.176)	(1.176)
4.500	(1.892)	(1.732)	(1.732)
4.625	(2.373)	(2.214)	(2.214)
4.750	(2.650)	(2.637)	(2.529)
4.875	(3.177)	(2.988)	(2.988)
5.000	(3.675)	(3.485)	(3.485)
5.125	(4.102)	(3.913)	(3.913)
5.250	(4.344)	(4.343)	(4.203)
5.375	(4.393)	(4.183)	(4.183)

Additional Program Codes	
8037-99	30 Year Fixed Streamline
8137-99	25 Year Fixed Streamline
8237-99	20 Year Fixed Streamline
8337-99	15 Year Fixed Streamline
8038-99	30 Year Fixed HB Streamline
8338-99	15 Year Fixed HB Streamline
6037-99	VA 30 Year IRRRL
6137-99	VA 25 Year IRRRL
6237-99	VA 20 Year IRRRL
6337-99	VA 15 Year IRRRL
6038-99	VA 30 Year High Balance IRRRL
6333-99	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
			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 SELECT GOVERNMENT PROGRAMS

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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	1.718	1.749	1.811	3.750	1.718	1.749	1.811	3.250	2.071	2.117	2.180
3.875	1.093	1.124	1.186	3.875	1.093	1.124	1.186	3.375	1.587	1.634	1.696
4.000	0.489	0.520	0.583	4.000	0.489	0.520	0.583	3.500	1.114	1.161	1.223
4.125	(0.091)	(0.060)	0.002	4.125	(0.091)	(0.060)	0.002	3.625	0.654	0.701	0.763
4.250	(0.649)	(0.602)	(0.539)	4.250	(0.649)	(0.602)	(0.539)	3.750	0.037	0.053	0.115
4.375	(1.226)	(1.179)	(1.117)	4.375	(1.226)	(1.179)	(1.117)	3.875	(0.420)	(0.404)	(0.342)
4.500	(1.778)	(1.731)	(1.669)	4.500	(1.778)	(1.731)	(1.669)	4.000	(0.862)	(0.846)	(0.783)
4.625	(2.303)	(2.256)	(2.193)	4.625	(2.303)	(2.256)	(2.193)	4.125	(1.286)	(1.271)	(1.208)
4.750	(2.522)	(2.444)	(2.382)	4.750	(2.522)	(2.444)	(2.382)	4.250	(1.660)	(1.598)	(1.535)
4.875	(3.044)	(2.966)	(2.904)	4.875	(3.044)	(2.966)	(2.904)	4.375	(2.083)	(2.020)	(1.958)
5.000	(3.537)	(3.459)	(3.396)	5.000	(3.537)	(3.459)	(3.396)	4.500	(2.486)	(2.424)	(2.361)
5.125	(3.999)	(3.921)	(3.858)	5.125	(3.999)	(3.921)	(3.858)	4.625	(2.871)	(2.808)	(2.746)
5.250	(3.747)	(3.669)	(3.607)	5.250	(3.747)	(3.669)	(3.607)	4.750	(0.913)	(0.913)	(0.882)
5.375	(4.208)	(4.130)	(4.067)	5.375	(4.208)	(4.130)	(4.067)	4.875	(1.297)	(1.297)	(1.265)
5.500	(4.637)	(4.558)	(4.496)	5.500	(4.637)	(4.558)	(4.496)	5.000	(1.659)	(1.659)	(1.628)

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	1.718	1.749	1.811	3.750	1.718	1.749	1.811	3.250	2.071	2.117	2.180
3.875	1.093	1.124	1.186	3.875	1.093	1.124	1.186	3.375	1.587	1.634	1.696
4.000	0.489	0.520	0.583	4.000	0.489	0.520	0.583	3.500	1.114	1.161	1.223
4.125	(0.091)	(0.060)	0.002	4.125	(0.091)	(0.060)	0.002	3.625	0.654	0.701	0.763
4.250	(0.649)	(0.602)	(0.539)	4.250	(0.649)	(0.602)	(0.539)	3.750	0.037	0.053	0.115
4.375	(1.226)	(1.179)	(1.117)	4.375	(1.226)	(1.179)	(1.117)	3.875	(0.420)	(0.404)	(0.342)
4.500	(1.778)	(1.731)	(1.669)	4.500	(1.778)	(1.731)	(1.669)	4.000	(0.862)	(0.846)	(0.783)
4.625	(2.303)	(2.256)	(2.193)	4.625	(2.303)	(2.256)	(2.193)	4.125	(1.286)	(1.271)	(1.208)
4.750	(2.522)	(2.444)	(2.382)	4.750	(2.522)	(2.444)	(2.382)	4.250	(1.660)	(1.598)	(1.535)
4.875	(3.044)	(2.966)	(2.904)	4.875	(3.044)	(2.966)	(2.904)	4.375	(2.083)	(2.020)	(1.958)
5.000	(3.537)	(3.459)	(3.396)	5.000	(3.537)	(3.459)	(3.396)	4.500	(2.486)	(2.424)	(2.361)
5.125	(3.999)	(3.921)	(3.858)	5.125	(3.999)	(3.921)	(3.858)	4.625	(2.871)	(2.808)	(2.746)
5.250	(3.747)	(3.669)	(3.607)	5.250	(3.747)	(3.669)	(3.607)	4.750	(0.913)	(0.913)	(0.882)
5.375	(4.208)	(4.130)	(4.067)	5.375	(4.208)	(4.130)	(4.067)	4.875	(1.297)	(1.297)	(1.265)
5.500	(4.637)	(4.558)	(4.496)	5.500	(4.637)	(4.558)	(4.496)	5.000	(1.659)	(1.659)	(1.628)
5.625	(5.033)	(4.955)	(4.892)	5.625	(5.033)	(4.955)	(4.892)	5.125	(2.001)	(2.001)	(1.970)

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	2.928	2.959	3.021	3.250	2.691	2.737	2.800	3.750	2.928	2.959	3.021
3.875	2.303	2.334	2.396	3.375	2.207	2.254	2.316	3.875	2.303	2.334	2.396
4.000	1.699	1.730	1.793	3.500	1.734	1.781	1.843	4.000	1.699	1.730	1.793
4.125	1.119	1.150	1.212	3.625	1.274	1.321	1.383	4.125	1.119	1.150	1.212
4.250	0.561	0.608	0.671	3.750	0.657	0.673	0.735	4.250	0.561	0.608	0.671
4.375	(0.016)	0.031	0.093	3.875	0.200	0.216	0.278	4.375	(0.016)	0.031	0.093
4.500	(0.568)	(0.521)	(0.459)	4.000	(0.242)	(0.226)	(0.163)	4.500	(0.568)	(0.521)	(0.459)
4.625	(1.093)	(1.046)	(0.983)	4.125	(0.666)	(0.651)	(0.588)	4.625	(1.093)	(1.046)	(0.983)
4.750	(0.937)	(0.859)	(0.797)	4.250	(1.040)	(0.978)	(0.915)	4.750	(0.937)	(0.859)	(0.797)
4.875	(1.459)	(1.381)	(1.319)	4.375	(1.463)	(1.400)	(1.338)	4.875	(1.459)	(1.381)	(1.319)
5.000	(1.952)	(1.874)	(1.811)	4.500	(1.866)	(1.804)	(1.741)	5.000	(1.952)	(1.874)	(1.811)
5.125	(2.414)	(2.336)	(2.273)	4.625	(2.251)	(2.188)	(2.126)	5.125	(2.414)	(2.336)	(2.273)

7000-05 USDA / GRH 30 Year Fixed				Streamline/IRRRL Codes			
Rate	15 Day	30 Day	45 Day				
3.750	1.718	1.749	1.811	8037-05	30 Year Fixed Streamline		
3.875	1.093	1.124	1.186	8137-05	25 Year Fixed Streamline		
4.000	0.489	0.520	0.583	8237-05	20 Year Fixed Streamline		
4.125	(0.091)	(0.060)	0.002	8337-05	15 Year Fixed Streamline		
4.250	(0.649)	(0.602)	(0.539)	8038-05	30 Year Fixed HB Streamline		
4.375	(1.226)	(1.179)	(1.117)	8338-05	15 Year Fixed HB Streamline		
4.500	(1.778)	(1.731)	(1.669)	6037-05	VA 30 Year IRRRL		
4.625	(2.303)	(2.256)	(2.193)	6137-05	VA 25 Year IRRRL		
4.750	(2.522)	(2.444)	(2.382)	6237-05	VA 20 Year IRRRL		
4.875	(3.044)	(2.966)	(2.904)	6337-05	VA 15 Year IRRRL		
5.000	(3.537)	(3.459)	(3.396)	6038-05	VA 30 Year High Balance IRRRL		
5.125	(3.999)	(3.921)	(3.858)	6333-05	VA 15 Year High Balance		
5.250	(3.747)	(3.669)	(3.607)				
5.375	(4.208)	(4.130)	(4.067)				
5.500	(4.637)	(4.558)	(4.496)				

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	
>=680 <700	1.500	0.125	2.875	0.250	0.125	1.625	<u>Lock Term to 45 Day Price</u>
>=660 <680	2.500	0.125	4.375	0.375	0.125	2.250	60 Day 0.250
>=640 <660	3.500	1.875	5.875	0.500	0.250	3.000	
>=620 <640	N/A	3.125	N/A	N/A	0.750	N/A	Relock Fee 0.125
							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

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	3.305	3.399	3.399	3.750	1.137	1.231	1.231	2.750	4.622	4.902	5.027	
3.875	2.901	2.995	2.995	3.875	0.959	1.052	1.052	2.875	4.172	4.452	4.577	
4.000	2.514	2.581	2.607	4.000	0.444	0.537	0.537	3.000	2.845	3.125	3.250	
4.125	2.003	2.004	2.097	4.125	0.146	0.239	0.239	3.125	2.450	2.730	2.855	
4.250	0.903	1.044	1.044	4.250	(0.603)	(0.478)	(0.478)	3.250	2.056	2.336	2.461	
4.375	0.530	0.670	0.670	4.375	(0.758)	(0.633)	(0.633)	3.375	1.670	1.950	2.075	
4.500	0.210	0.291	0.351	4.500	(1.197)	(1.072)	(1.072)	3.500	1.273	1.553	1.678	
4.625	(0.261)	(0.259)	(0.151)	4.625	(1.499)	(1.374)	(1.374)	3.625	0.886	1.166	1.291	
4.750	(0.959)	(0.787)	(0.787)	4.750	(1.797)	(1.672)	(1.672)	3.750	0.489	0.769	0.894	
4.875	(1.293)	(1.121)	(1.121)					3.875	(0.058)	0.222	0.347	
5.000	(1.594)	(1.488)	(1.422)					4.000	(0.448)	(0.168)	(0.043)	
5.125	(1.982)	(1.981)	(1.842)					4.125	(0.838)	(0.558)	(0.433)	
5.250	(2.494)	(2.493)	(2.353)					4.250	(1.229)	(0.949)	(0.824)	
5.375	(2.426)	(2.270)	(2.270)									
5.500	(2.659)	(2.503)	(2.503)									
5.625	(2.873)	(2.846)	(2.717)									
5.750	(3.272)	(3.271)	(3.132)									
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	3.305	3.399	3.399	3.750	1.137	1.231	1.231					
3.875	2.901	2.995	2.995	3.875	0.959	1.052	1.052					
4.000	2.514	2.581	2.607	4.000	0.444	0.537	0.537					
4.125	2.003	2.004	2.097	4.125	0.146	0.239	0.239					
4.250	0.903	1.044	1.044	4.250	(0.603)	(0.478)	(0.478)					
4.375	0.530	0.670	0.670	4.375	(0.758)	(0.633)	(0.633)					
4.500	0.210	0.291	0.351	4.500	(1.197)	(1.072)	(1.072)					
4.625	(0.261)	(0.259)	(0.151)	4.625	(1.499)	(1.374)	(1.374)					
4.750	(0.959)	(0.787)	(0.787)	4.750	(1.797)	(1.672)	(1.672)					
4.875	(1.293)	(1.121)	(1.121)									
5.000	(1.594)	(1.488)	(1.422)									
5.125	(1.982)	(1.981)	(1.842)									
5.250	(2.494)	(2.493)	(2.353)									
5.375	(2.426)	(2.270)	(2.270)									
5.500	(2.659)	(2.503)	(2.503)									
5.625	(2.873)	(2.846)	(2.717)									
5.750	(3.272)	(3.271)	(3.132)									
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	3.863	3.957	3.957	3.875	2.720	2.814	2.814	3.500	3.863	3.957	3.957	
3.625	3.456	3.550	3.550	4.000	2.355	2.449	2.449	3.625	3.456	3.550	3.550	
3.750	2.105	2.199	2.199	4.125	2.021	2.115	2.115	3.750	2.105	2.199	2.199	
3.875	1.701	1.795	1.795	4.250	0.825	0.966	0.966	3.875	1.701	1.795	1.795	
4.000	1.314	1.407	1.407	4.375	0.486	0.627	0.627	4.000	1.314	1.407	1.407	
4.125	0.929	1.022	1.022	4.500	0.160	0.301	0.301	4.125	0.929	1.022	1.022	
4.250	(0.297)	(0.156)	(0.156)	4.625	(0.145)	(0.004)	(0.004)	4.250	(0.297)	(0.156)	(0.156)	
4.375	(0.670)	(0.530)	(0.530)	4.750	(0.535)	(0.363)	(0.363)	4.375	(0.670)	(0.530)	(0.530)	
4.500	(0.990)	(0.849)	(0.849)	4.875	(0.850)	(0.678)	(0.678)	4.500	(0.990)	(0.849)	(0.849)	
4.625	(1.318)	(1.177)	(1.177)	5.000	(1.133)	(0.961)	(0.961)	4.625	(1.318)	(1.177)	(1.177)	
4.750	(2.159)	(1.987)	(1.987)	5.125	(1.399)	(1.227)	(1.227)	4.750	(2.159)	(1.987)	(1.987)	
4.875	(2.493)	(2.321)	(2.321)	5.250	(1.620)	(1.448)	(1.448)	4.875	(2.493)	(2.321)	(2.321)	
5.000	(2.794)	(2.622)	(2.622)					5.000	(2.794)	(2.622)	(2.622)	
5.125	(3.074)	(2.902)	(2.902)					5.125	(3.074)	(2.902)	(2.902)	
5.250	(3.363)	(3.207)	(3.207)					5.250	(3.363)	(3.207)	(3.207)	
5.375	(3.626)	(3.470)	(3.470)					5.375	(3.626)	(3.470)	(3.470)	
5.500	(3.859)	(3.703)	(3.703)					5.500	(3.859)	(3.703)	(3.703)	
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
3.875	2.720	2.814	2.814	Fico 600 - 619				FHA/VA				2.250
4.000	2.355	2.449	2.449	Fico 620 - 639				FHA/VA/USDA				1.250
4.125	2.021	2.115	2.115	Fico 640 - 659				FHA/VA/USDA				0.250
4.250	0.825	0.966	0.966	Fico 660 - 679				FHA/VA/USDA				0.000
4.375	0.486	0.627	0.627	Fico 680 - 699				FHA/VA/USDA				0.000
4.500	0.160	0.301	0.301	** Loan amount adjustments to Total loan amount								
4.625	(0.145)	(0.004)	(0.004)	Loan Amounts \$60,001 - \$75,000				FHA/VA/USDA				0.500
4.750	(0.535)	(0.363)	(0.363)	Loan Amounts \$75,001 - \$100,000				FHA/VA/USDA				0.250
4.875	(0.850)	(0.678)	(0.678)	Loan Amounts \$100,001 - \$125,000				FHA/VA/USDA				0.125
5.000	(1.133)	(0.961)	(0.961)	Loan Amounts \$125,001 - \$299,999				FHA/VA/USDA				0.000
5.125	(1.399)	(1.227)	(1.227)	Loan Amounts \$300,000 - \$453,100				FHA/VA/USDA				0.000
5.250	(1.620)	(1.448)	(1.448)	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	0.125	Lock Term to 45 Day Price								
7 day	0.150	Lock Ext per diem	0.025	60 Day	0.250							
10 day	0.250											
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		
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 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:									
LTV Range	CLTV Range				Fico <720	Fico >=720			
≤ 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%			
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 > \$650,000*		2.100	1.800	1.500	1.200	0.900	0.750	0.660	0.600
* These adjustments are in addition to the LPMI Fico-LTV Adjustments.									
Max Lender Credit after adjustments:					(4.250)				
Min. Loan Amount					\$60,000				
Lock Term to 45 Day Price for 60 day lock					0.250				
Lock Extensions (per diem 0.025 per day)									
7 day					0.150				
10 day					0.250				
15 day					0.375				
Relock Fee					0.125				

Home Ready & Home Possible

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Home Ready & Home Possible

1021-00 HomeReady 30 Year Fixed				Home Possible 30/Home Possible Advantage 30			
Rate	15 Day	30 Day	45 day	Rate	15 Day	30 Day	45 day
4.250	2.108	2.152	2.196	4.250	1.638	1.669	1.727
4.375	1.589	1.633	1.677	4.375	1.043	1.073	1.131
4.500	0.954	1.005	1.056	4.500	0.329	0.354	0.412
4.625	0.248	0.299	0.351	4.625	(0.284)	(0.252)	(0.174)
4.750	(0.445)	(0.394)	(0.342)	4.750	(0.871)	(0.843)	(0.763)
4.875	(1.045)	(0.994)	(0.942)	4.875	(1.470)	(1.442)	(1.363)
5.000	(1.409)	(1.357)	(1.306)	5.000	(1.894)	(1.870)	(1.791)
5.125	(2.013)	(1.947)	(1.881)	5.125	(2.534)	(2.482)	(2.382)
5.250	(2.607)	(2.541)	(2.475)	5.250	(3.012)	(2.962)	(2.862)
5.375	(3.051)	(2.985)	(2.919)	5.375	(3.373)	(3.325)	(3.225)
5.500	(3.417)	(3.352)	(3.285)				

HomeReady LLPAs/Caps

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

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

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

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

All Home Possible Programs

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

Home Possible Advantage LLPAs

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

Purchase Special not subject to cap

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

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

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

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

WesLend Non-Conforming

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3019-05 NC 30 Yr Reduced Rate			3319-05 NC 15 Yr Reduced Rate			3719-05 NC 5-1 Reduced Rate			3819-05 NC 7-1 Reduced Rate		
3000-05 Add 0.250 to the rate			3300-05 Add 0.250 to the rate			3700-05 Add 0.250 to the rate			3800-05 Add 0.250 to the rate		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.000	2.342	2.467	3.875	1.302	1.427	3.625	0.795	0.920	3.500	1.420	1.545
4.125	1.592	1.717	4.000	0.830	0.927	3.750	0.420	0.545	3.625	0.920	1.045
4.250	1.092	1.217	4.125	0.455	0.552	3.875	(0.080)	0.045	3.750	0.545	0.670
4.375	0.467	0.592	4.250	(0.045)	0.052	4.000	(0.455)	(0.330)	3.875	0.045	0.170
4.500	(0.033)	0.092	4.375	(0.420)	(0.323)	4.125	(0.955)	(0.830)	4.000	(0.330)	(0.205)
4.625	(0.658)	(0.533)	4.500	(0.920)	(0.823)	4.250	(1.330)	(1.205)	4.125	(0.830)	(0.705)
4.750	(1.158)	(1.033)	4.625	(1.295)	(1.198)	4.375	(1.705)	(1.580)	4.250	(1.205)	(1.080)
4.875	(1.658)	(1.533)	4.750	(1.670)	(1.573)	4.500	(2.080)	(1.955)	4.375	(1.580)	(1.455)
5.000	(2.033)	(1.908)	4.875	(2.045)	(1.948)	4.625	(2.455)	(2.330)	4.500	(1.955)	(1.830)
5.125	(2.333)	(2.208)	5.000	(2.420)	(2.323)	4.750	(2.830)	(2.705)	4.625	(2.330)	(2.205)
5.250	(2.633)	(2.508)	5.125	(2.795)	(2.698)	5.000	(3.205)	(3.080)	4.750	(2.705)	(2.580)
5.375	(2.933)	(2.808)	5.250	(3.170)	(3.073)	5.125	(3.580)	(3.455)	5.000	(3.080)	(2.955)
5.500	(3.233)	(3.108)	5.375	(3.545)	(3.423)	5.250	#N/A	#N/A	5.125	(3.330)	(3.205)
5.625	(3.533)	(3.408)	5.500	(3.920)	(3.803)						
5.750	(4.158)	(4.033)									

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	1.406	1.531	780-799	-0.750	-0.625	-0.375	-0.125	15 Day Lock Term	-0.125
3.875	0.934	1.031	760-779	-0.500	-0.375	-0.125	0.250	60 Day Lock Term	0.250
4.000	0.559	0.656	740-759	-0.250	-0.125	0.125	0.625	Lock Extension Fees:	
4.125	0.059	0.156	720-739	0.000	0.250	0.500	1.000	15 DAY	0.375
4.250	(0.316)	(0.219)	700-719	0.125	0.625	0.875	1.375	Max Lender Credit:	-2.150
4.375	(0.816)	(0.719)							
4.500	(1.191)	(1.094)	Loan Amount > \$453,100 and <= \$679,650				0.000		
4.625	(1.566)	(1.469)	Loan Amount >=\$1,000,000				-0.125	Published pricing reflects 0.250 rate reduction under the Pre-Authorized Payment Prog.	
4.750	(1.941)	(1.844)	Cash-out Refinance LTV <=50%				0.125		
4.875	(2.316)	(2.219)	Cash-out Refinance LTV > 50% <=60%				0.250		
5.000	(2.691)	(2.594)	Cash-out Refinance LTV > 60%				0.375		
5.125	(3.066)	(2.969)	Refinance Fixed 30 & 20				0.250		
5.250	(3.316)	(3.219)	Refinance Arms				0.250	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!	
5.375	#N/A	#N/A	Refinance Fixed 15				0.250		
			20 Yr Term (3219/3200)				-0.500		
			3 units				0.375		
			4 units				1.000		
			Second Home				0.250		
			Investment				1.750		

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	3.505	3.630	3.755	3.750	3.685	3.810	3.935	3.625	3.009	3.134	3.259
4.625	2.693	2.818	2.943	3.875	3.263	3.388	3.513	3.750	2.598	2.723	2.848
4.750	1.984	2.109	2.234	4.000	2.881	3.006	3.131	3.875	2.210	2.335	2.460
4.875	1.504	1.629	1.754	4.125	2.323	2.448	2.573	4.000	1.937	2.062	2.187
5.000	0.887	1.012	1.137	4.250	2.022	2.147	2.272	4.125	1.594	1.719	1.844
5.125	0.467	0.592	0.717	4.375	1.806	1.931	2.056	4.250	1.268	1.393	1.518
5.250	0.089	0.214	0.339	4.500	1.555	1.680	1.805	4.375	0.961	1.086	1.211
5.375	(0.202)	(0.077)	0.048	4.625	1.326	1.451	1.576	4.500	0.666	0.791	0.916
5.500	(0.444)	(0.319)	(0.194)	4.750	1.113	1.238	1.363	4.625	0.421	0.546	0.671
5.625	(0.625)	(0.500)	(0.375)	4.875	0.879	1.004	1.129	4.750	0.103	0.228	0.353
5.750	(0.854)	(0.729)	(0.604)	5.000	0.610	0.735	0.860				
5.875	(1.164)	(1.039)	(0.914)								

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

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	(3.312)	(3.187)	7.750	(3.312)	(3.187)	8.125	(3.312)	(3.187)
7.250	(3.062)	(2.937)	7.625	(3.062)	(2.937)	7.990	(3.042)	(2.917)
7.125	(2.812)	(2.687)	7.500	(2.812)	(2.687)	7.875	(2.812)	(2.687)
6.990	(2.542)	(2.417)	7.375	(2.562)	(2.437)	7.750	(2.562)	(2.437)
6.875	(2.312)	(2.187)	7.250	(2.312)	(2.187)	7.625	(2.312)	(2.187)
6.750	(2.062)	(1.937)	7.125	(2.062)	(1.937)	7.500	(2.062)	(1.937)
6.625	(1.812)	(1.687)	6.990	(1.792)	(1.667)	7.375	(1.812)	(1.687)
6.500	(1.562)	(1.437)	6.875	(1.562)	(1.437)	7.250	(1.562)	(1.437)
6.375	(1.312)	(1.187)	6.750	(1.312)	(1.187)	7.125	(1.312)	(1.187)
6.250	(1.062)	(0.937)	6.625	(1.062)	(0.937)	6.990	(1.042)	(0.917)
6.125	(0.812)	(0.687)	6.500	(0.812)	(0.687)	6.875	(0.812)	(0.687)
5.990	(0.542)	(0.417)	6.375	(0.562)	(0.437)	6.750	(0.562)	(0.437)
5.875	(0.312)	(0.187)	6.250	(0.312)	(0.187)	6.625	(0.312)	(0.187)
5.750	(0.062)	0.063	6.125	(0.062)	0.063	6.500	(0.062)	0.063
5.625	0.188	0.313	5.990	0.208	0.333	6.375	0.188	0.313
5.500	0.438	0.563	5.875	0.438	0.563	6.250	0.438	0.563
5.375	0.688	0.813	5.750	0.688	0.813	6.125	0.688	0.813
5.250	0.938	1.063	5.625	0.938	1.063	5.990	0.958	1.083
5.125	1.188	1.313	5.500	1.188	1.313	5.875	1.188	1.313
4.990	1.458	1.583	5.375	1.438	1.563	5.750	1.438	1.563
4.875	1.688	1.813	5.250	1.688	1.813	5.625	1.688	1.813
4.750	2.063	2.188	5.125	2.063	2.188	5.500	2.063	2.188

9775-30 Premier Bank Statement 5/1 ARM		
Rate	30 day	45 day
7.500	(3.812)	(3.687)
7.375	(3.562)	(3.437)
7.250	(3.312)	(3.187)
7.125	(3.062)	(2.937)
6.990	(2.792)	(2.667)
6.875	(2.562)	(2.437)
6.750	(2.312)	(2.187)
6.625	(2.062)	(1.937)
6.500	(1.812)	(1.687)
6.375	(1.562)	(1.437)
6.250	(1.312)	(1.187)
6.125	(1.062)	(0.937)
5.990	(0.792)	(0.667)
5.875	(0.562)	(0.437)
5.750	(0.312)	(0.187)
5.625	(0.062)	0.063
5.500	0.188	0.313
5.375	0.438	0.563
5.250	0.688	0.813
5.125	1.063	1.188
4.990	1.468	1.593

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