



**Table of Contents**

<b>Page</b>	<b>Product</b>
<a href="#">2</a>	WesLend Choice Conforming and High Balance
<a href="#">3</a>	WesLend Choice Conforming Adjustments
<a href="#">4</a>	WesLend Select Conforming and High Balance
<a href="#">5</a>	WesLend Select Conforming Adjustments
<a href="#">6</a>	WesLend Agency Conforming and High Balance
<a href="#">7</a>	WesLend Agency Conforming Adjustments
<a href="#">8</a>	WesLend Choice Government
<a href="#">9</a>	WesLend Select Government
<a href="#">10</a>	Government Manufactured Homes, ARMs, First Advantage
<a href="#">11</a>	Conventional ARMs and Manufactured Homes
<a href="#">12</a>	Conventional ARMs and Manufactured Adjustments
<a href="#">13</a>	Home Possible and Home Ready
<a href="#">14</a>	WesLend Non-Conforming & WesLend Jumbo
<a href="#">15</a>	WesLend Non-QM

**Lock Expiration Dates**

15 day	12/19/2018
30 day	1/3/2019
45 day	1/18/2019
60 day	2/2/2019

**Lender Fees Are Not Included In Pricing**

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

**CLICK ON "ONLINE FORMS"**

**New Locks**

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at [www.weslendwholesale.com](http://www.weslendwholesale.com).
- Loans can be locked in Broker Connection 2.0 until 4:30 pm PST.
- Written confirmation of the lock will be emailed to broker, AM and AE within 24 hours, but usually same day. Any discrepancies in pricing should be reported to the lock desk immediately.
- Locks expiring on weekends or Holidays will roll to next business day unless the loan has been extended.
- Rates and prices are subject to change without notice.

**Extension Policies**

- Locks must be extended on or before the lock expiration date by the lock cut-off time. Per diem, 7, 10, or 15 day extensions are available.
- See specific Program for extension cost and terms available. Extension requests should be emailed to [Lockdesk@weslend.com](mailto:Lockdesk@weslend.com)
- Expired locks are subject to worst case pricing within 30 days of lock expiration. Rerlock 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 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 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	2.096	2.159	2.190	3.500	0.977	0.977	1.129	3.500	0.962	0.962	1.155
4.125	1.324	1.386	1.417	3.625	0.506	0.506	0.639	3.625	0.646	0.646	0.838
4.250	0.666	0.728	0.760	3.750	0.090	0.090	0.183	3.750	0.160	0.160	0.275
4.375	0.077	0.134	0.171	3.875	(0.477)	(0.477)	(0.391)	3.875	(0.236)	(0.236)	(0.147)
4.500	(0.590)	(0.590)	(0.504)	4.000	(0.584)	(0.584)	(0.510)	4.000	(0.566)	(0.566)	(0.460)
4.625	(1.117)	(1.101)	(1.024)	4.125	(1.022)	(1.022)	(0.907)	4.125	(0.839)	(0.839)	(0.771)
4.750	(1.735)	(1.673)	(1.642)	4.250	(1.451)	(1.451)	(1.389)	4.250	(1.243)	(1.243)	(1.073)
4.875	(2.321)	(2.258)	(2.227)	4.375	(1.869)	(1.869)	(1.806)	4.375	(1.577)	(1.577)	(1.377)
5.000	(2.616)	(2.616)	(2.499)	4.500	(1.972)	(1.972)	(1.771)	4.500	(1.971)	(1.940)	(1.815)
5.125	(3.128)	(3.128)	(2.998)	4.625	(2.330)	(2.330)	(2.131)	4.625	(2.256)	(2.224)	(2.099)
5.250	(3.682)	(3.619)	(3.557)	4.750	(2.654)	(2.623)	(2.498)	4.750	(2.525)	(2.494)	(2.369)
5.375	(4.166)	(4.104)	(4.041)	4.875	(3.016)	(2.985)	(2.860)	4.875	(2.784)	(2.753)	(2.628)
5.500	(4.256)	(4.256)	(4.110)	5.000	(3.049)	(3.049)	(3.000)				
5.625	(4.575)	(4.513)	(4.435)	5.125	(3.333)	(3.333)	(3.283)				
5.750	(5.155)	(5.093)	(5.015)								
5.875	(5.582)	(5.520)	(5.442)								

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	0.941	1.003	1.034	4.375	1.683	1.683	1.775	3.750	1.155	1.155	1.245
4.125	0.322	0.385	0.416	4.500	0.958	0.958	1.045	3.875	0.584	0.584	0.669
4.250	(0.214)	(0.151)	(0.120)	4.625	0.317	0.317	0.436	4.000	0.552	0.552	0.639
4.375	(0.717)	(0.654)	(0.623)	4.750	(0.129)	(0.129)	(0.013)	4.125	0.288	0.288	0.385
4.500	(1.546)	(1.483)	(1.452)	4.875	(0.754)	(0.754)	(0.640)	4.250	0.204	0.204	0.367
4.625	(2.090)	(2.027)	(1.996)	5.000	(1.200)	(1.200)	(1.082)	4.375	(0.129)	(0.129)	0.057
4.750	(2.604)	(2.541)	(2.510)	5.125	(1.296)	(1.296)	(1.147)	4.500	(0.341)	(0.341)	(0.162)
4.875	(3.132)	(3.070)	(3.038)	5.250	(1.643)	(1.643)	(1.460)	4.625	(0.532)	(0.532)	(0.352)
5.000	(3.160)	(3.097)	(3.035)	5.375	(2.182)	(2.182)	(1.999)	4.750	(0.649)	(0.649)	(0.468)
5.125	(3.730)	(3.667)	(3.605)	5.500	(2.558)	(2.558)	(2.374)	4.875	(0.772)	(0.772)	(0.591)
5.250	(4.182)	(4.119)	(4.057)	5.625	(2.788)	(2.788)	(2.604)	5.000	(0.821)	(0.821)	(0.791)
5.375	(4.579)	(4.517)	(4.454)	5.750	(2.565)	(2.565)	(2.490)	5.125	(0.801)	(0.801)	(0.771)
5.500	(4.354)	(4.354)	(4.165)								
5.625	(4.634)	(4.572)	(4.494)								

1053-99				1353-99				Highlights
30 LP SuperConf.				15 LP Super Conf.				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.375	1.683	1.683	1.775	3.750	1.155	1.155	1.245	 <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="text-align: center; font-size: small;">See full guidelines for details</p> 
4.500	0.958	0.958	1.045	3.875	0.584	0.584	0.669	
4.625	0.317	0.317	0.436	4.000	0.552	0.552	0.639	
4.750	(0.129)	(0.129)	(0.013)	4.125	0.288	0.288	0.385	
4.875	(0.754)	(0.754)	(0.640)	4.250	0.204	0.204	0.367	
5.000	(1.200)	(1.200)	(1.082)	4.375	(0.129)	(0.129)	0.057	
5.125	(1.296)	(1.296)	(1.147)	4.500	(0.341)	(0.341)	(0.162)	
5.250	(1.643)	(1.643)	(1.460)	4.625	(0.532)	(0.532)	(0.352)	
5.375	(2.182)	(2.182)	(1.999)	4.750	(0.649)	(0.649)	(0.468)	
5.500	(2.558)	(2.558)	(2.374)	4.875	(0.772)	(0.772)	(0.591)	
5.625	(2.788)	(2.788)	(2.604)	5.000	(0.821)	(0.821)	(0.791)	
5.750	(2.565)	(2.565)	(2.490)	5.125	(0.801)	(0.801)	(0.771)	
5.875	(2.091)	(2.028)	(1.950)					

### 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	1.648	1.679	1.585	3.250	1.847	1.909	1.925	3.250	2.647	2.709	2.725
4.125	0.965	0.996	0.902	3.375	1.344	1.407	1.422	3.375	2.144	2.207	2.222
4.250	0.342	0.373	0.279	3.500	0.871	0.934	0.949	3.500	1.671	1.734	1.749
4.375	(0.184)	(0.153)	(0.246)	3.625	0.356	0.419	0.435	3.625	1.156	1.219	1.235
4.500	(0.758)	(0.727)	(0.821)	3.750	(0.013)	0.049	0.065	3.750	0.787	0.849	0.865
4.625	(1.322)	(1.290)	(1.384)	3.875	(0.419)	(0.356)	(0.341)	3.875	0.381	0.444	0.459
4.750	(1.944)	(1.913)	(2.007)	4.000	(0.695)	(0.632)	(0.632)	4.000	0.105	0.168	0.168
4.875	(2.384)	(2.353)	(2.447)	4.125	(1.162)	(1.100)	(1.100)	4.125	(0.362)	(0.300)	(0.300)
5.000	(2.741)	(2.679)	(2.804)	4.250	(1.651)	(1.589)	(1.589)	4.250	(0.851)	(0.789)	(0.789)
5.125	(3.289)	(3.226)	(3.351)	4.375	(2.077)	(2.015)	(2.015)	4.375	(1.277)	(1.215)	(1.215)
5.250	(3.815)	(3.752)	(3.877)	4.500	(2.009)	(1.946)	(1.853)	4.500	(1.209)	(1.146)	(1.053)
5.375	(4.251)	(4.189)	(4.314)	4.625	(2.436)	(2.373)	(2.279)	4.625	(1.636)	(1.573)	(1.479)
5.500	(4.131)	(4.037)	(4.177)	4.750	(2.811)	(2.748)	(2.655)	4.750	(2.011)	(1.948)	(1.855)
5.625	(4.737)	(4.644)	(4.784)	4.875	(3.128)	(3.066)	(2.972)	4.875	(2.328)	(2.266)	(2.172)
5.750	(5.252)	(5.159)	(5.299)								
5.875	(5.634)	(5.541)	(5.681)								


  

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	2.105	2.136	2.043	4.125	1.835	1.866	1.772	3.750	1.212	1.274	1.290
4.125	1.585	1.617	1.523	4.250	1.212	1.243	1.149	3.875	0.806	0.869	0.884
4.250	0.906	0.938	0.844	4.375	0.686	0.717	0.624	4.000	0.405	0.468	0.468
4.375	0.197	0.228	0.135	4.500	0.112	0.143	0.049	4.125	(0.062)	0.000	0.000
4.500	(0.296)	(0.265)	(0.359)	4.625	(0.452)	(0.420)	(0.514)	4.250	(0.551)	(0.489)	(0.489)
4.625	(0.708)	(0.677)	(0.771)	4.750	(1.074)	(1.043)	(1.137)	4.375	(0.977)	(0.915)	(0.915)
4.750	(1.261)	(1.229)	(1.323)	4.875	(1.514)	(1.483)	(1.577)	4.500	(0.659)	(0.596)	(0.503)
4.875	(1.741)	(1.679)	(1.804)	5.000	(1.871)	(1.809)	(1.934)	4.625	(1.086)	(1.023)	(0.929)
5.000	(2.236)	(2.174)	(2.299)	5.125	(2.419)	(2.356)	(2.481)	4.750	(1.461)	(1.398)	(1.305)
5.125	(2.700)	(2.638)	(2.763)	5.250	(2.945)	(2.882)	(3.007)	4.875	(1.778)	(1.716)	(1.622)
5.250	(3.162)	(3.099)	(3.224)	5.375	(3.381)	(3.319)	(3.444)				
5.375	(3.588)	(3.526)	(3.651)								
5.500	(3.633)	(3.540)	(3.680)								
5.625	(4.179)	(4.085)	(4.225)								
5.750	(4.618)	(4.524)	(4.665)								
5.875	(5.003)	(4.909)	(5.050)								

1053-05 30 LP SuperConf.				1353-05 15 LP Super Conf.				Highlights			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.125	1.835	1.866	1.772	3.750	1.212	1.274	1.290	<ul style="list-style-type: none"> <li>1031 Exchange Transactions - Allowed</li> <li>Future Employment Income - Allowed</li> <li>Transferred Appraisals - Not Allowed</li> <li>Third Party Processing Fee - Not Allowed</li> <li>Deed Restrictions - Not Allowed</li> <li>Highlights vary between DU and LPA</li> </ul>			
4.250	1.212	1.243	1.149	3.875	0.806	0.869	0.884				
4.375	0.686	0.717	0.624	4.000	0.405	0.468	0.468				
4.500	0.112	0.143	0.049	4.125	(0.062)	0.000	0.000				
4.625	(0.452)	(0.420)	(0.514)	4.250	(0.551)	(0.489)	(0.489)				
4.750	(1.074)	(1.043)	(1.137)	4.375	(0.977)	(0.915)	(0.915)				
4.875	(1.514)	(1.483)	(1.577)	4.500	(0.659)	(0.596)	(0.503)				
5.000	(1.871)	(1.809)	(1.934)	4.625	(1.086)	(1.023)	(0.929)				
5.125	(2.419)	(2.356)	(2.481)	4.750	(1.461)	(1.398)	(1.305)				
5.250	(2.945)	(2.882)	(3.007)	4.875	(1.778)	(1.716)	(1.622)				
5.375	(3.381)	(3.319)	(3.444)								

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
<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>

## 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	2.372	2.416	2.462	3.500	0.905	0.967	1.025	3.250	1.083	1.146	1.225
4.125	1.606	1.650	1.697	3.625	0.424	0.487	0.545	3.375	0.728	0.790	0.870
4.250	0.870	0.914	0.960	3.750	0.180	0.238	0.284	3.500	0.385	0.447	0.526
4.375	0.360	0.404	0.451	3.875	(0.251)	(0.212)	(0.170)	3.625	0.075	0.137	0.216
4.500	(0.100)	(0.052)	(0.005)	4.000	(0.650)	(0.611)	(0.569)	3.750	(0.463)	(0.424)	(0.361)
4.625	(0.791)	(0.740)	(0.685)	4.125	(1.062)	(1.022)	(0.981)	3.875	(0.793)	(0.754)	(0.691)
4.750	(1.474)	(1.422)	(1.368)	4.250	(1.235)	(1.196)	(1.154)	4.000	(1.086)	(1.047)	(0.984)
4.875	(2.063)	(2.012)	(1.957)	4.375	(1.498)	(1.459)	(1.412)	4.125	(1.336)	(1.297)	(1.234)
5.000	(2.422)	(2.371)	(2.316)	4.500	(1.999)	(1.960)	(1.914)	4.250	(1.880)	(1.841)	(1.773)
5.125	(2.896)	(2.830)	(2.767)	4.625	(2.410)	(2.371)	(2.324)	4.375	(2.161)	(2.122)	(2.054)
5.250	(3.482)	(3.416)	(3.353)	4.750	(2.598)	(2.559)	(2.512)	4.500	(2.447)	(2.408)	(2.340)
5.375	(3.919)	(3.853)	(3.790)	4.875	(2.847)	(2.777)	(2.717)	4.625	(2.712)	(2.673)	(2.605)
5.500	(4.280)	(4.214)	(4.151)	5.000	(3.307)	(3.237)	(3.171)	4.750	(2.953)	(2.914)	(2.846)
5.625	(4.578)	(4.512)	(4.449)					4.875	(3.164)	(3.125)	(3.057)
5.750	(5.057)	(4.984)	(4.913)					5.000	(3.332)	(3.293)	(3.225)
5.875	(5.317)	(5.244)	(5.173)								
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	1.943	1.976	2.017	3.500	0.903	0.933	0.953	3.875	1.734	1.778	1.840
4.125	1.171	1.221	1.265	3.625	0.378	0.408	0.428	4.000	1.076	1.120	1.181
4.250	0.444	0.495	0.537	3.750	(0.123)	(0.093)	(0.071)	4.125	0.471	0.515	0.576
4.375	(0.135)	(0.085)	(0.044)	3.875	(0.648)	(0.619)	(0.599)	4.250	(0.100)	(0.056)	0.005
4.500	(0.803)	(0.753)	(0.713)	4.000	(0.748)	(0.699)	(0.676)	4.375	(0.517)	(0.466)	(0.397)
4.625	(1.336)	(1.266)	(1.227)	4.125	(1.156)	(1.107)	(1.084)	4.500	(1.208)	(1.157)	(1.088)
4.750	(1.908)	(1.839)	(1.802)	4.250	(1.445)	(1.396)	(1.373)	4.625	(1.808)	(1.756)	(1.687)
4.875	(2.486)	(2.417)	(2.377)	4.375	(1.845)	(1.796)	(1.773)	4.750	(2.356)	(2.305)	(2.236)
5.000	(2.879)	(2.810)	(2.773)	4.500	(2.202)	(2.134)	(2.063)	4.875	(2.740)	(2.688)	(2.619)
5.125	(3.406)	(3.318)	(3.269)	4.625	(2.558)	(2.490)	(2.420)	5.000	(3.126)	(3.075)	(3.006)
5.250	(3.878)	(3.790)	(3.744)	4.750	(2.739)	(2.671)	(2.601)	5.125	(3.649)	(3.583)	(3.506)
5.375	(4.227)	(4.139)	(4.097)					5.250	(4.132)	(4.066)	(3.989)
5.500	(4.537)	(4.451)	(4.411)					5.375	(4.329)	(4.263)	(4.186)
5.625	(4.788)	(4.681)	(4.638)					5.500	(4.537)	(4.471)	(4.393)
5.750	(5.202)	(5.095)	(5.056)					5.625	(4.685)	(4.619)	(4.541)
								5.750	(5.090)	(5.017)	(4.932)
								5.875	(5.292)	(5.219)	(5.134)
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	2.602	2.651	2.726	4.375	1.587	1.631	1.693	3.750	1.134	1.190	1.246
3.875	1.790	1.840	1.912	4.500	1.039	1.089	1.151	3.875	0.762	0.801	0.853
4.000	1.115	1.165	1.240	4.625	0.364	0.415	0.484	4.000	0.403	0.442	0.494
4.125	0.252	0.302	0.377	4.750	(0.296)	(0.245)	(0.176)	4.125	0.068	0.107	0.159
4.250	(0.513)	(0.463)	(0.388)	4.875	(0.867)	(0.815)	(0.746)	4.250	(0.045)	(0.006)	0.046
4.375	(1.056)	(1.006)	(0.931)	5.000	(1.397)	(1.346)	(1.277)	4.375	(0.241)	(0.202)	(0.145)
4.500	(1.530)	(1.462)	(1.390)	5.125	(1.664)	(1.613)	(1.544)	4.500	(0.530)	(0.491)	(0.434)
4.625	(2.061)	(1.993)	(1.920)	5.250	(1.914)	(1.848)	(1.770)	4.625	(0.790)	(0.751)	(0.694)
4.750	(2.578)	(2.510)	(2.437)	5.375	(2.423)	(2.357)	(2.279)	4.750	(0.919)	(0.880)	(0.823)
4.875	(3.120)	(3.052)	(2.980)	5.500	(2.888)	(2.822)	(2.745)	4.875	(1.054)	(1.015)	(0.958)
5.000	(3.462)	(3.393)	(3.321)	5.625	(3.163)	(3.098)	(3.020)	5.000	(1.131)	(1.092)	(1.035)
5.125	(3.839)	(3.751)	(3.640)	5.750	(3.371)	(3.305)	(3.228)				
5.250	(4.176)	(4.089)	(3.978)	5.875	(3.111)	(3.038)	(2.953)				
5.375	(4.433)	(4.346)	(4.236)								
5.500	(4.631)	(4.543)	(4.436)								
5.625	(4.869)	(4.763)	(4.720)								
5.750	(5.192)	(5.085)	(5.045)								
1053-01 30 LP SuperConf.				1353-01 15 LP Super Conf.				<div style="text-align: center;"> <p><b>Highlights</b></p> <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; text-align: center;">See full guidelines for details</p> </div>			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	1.753	1.804	1.846	3.750	0.843	0.873	0.895				
4.375	1.174	1.224	1.265	3.875	0.318	0.347	0.367				
4.500	0.506	0.556	0.596	4.000	0.720	0.769	0.792				
4.625	(0.165)	(0.096)	(0.056)	4.125	0.312	0.361	0.384				
4.750	(0.737)	(0.668)	(0.631)	4.250	0.023	0.072	0.095				
4.875	(1.315)	(1.246)	(1.206)	4.375	(0.377)	(0.328)	(0.305)				
5.000	(1.708)	(1.639)	(1.602)	4.500	(0.146)	(0.078)	(0.007)				
5.125	(1.684)	(1.596)	(1.547)	4.625	(0.502)	(0.434)	(0.364)				
5.250	(2.156)	(2.068)	(2.022)	4.750	(0.683)	(0.615)	(0.545)				
5.375	(2.505)	(2.417)	(2.375)								
5.500	(2.816)	(2.729)	(2.689)								
5.625	(2.757)	(2.650)	(2.607)								
5.750	(3.171)	(3.064)	(3.025)								

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					
<b>Relock Fee</b>				<b>0.125</b>					
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			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.750	1.028	1.028	1.106	3.750	1.028	1.028	1.106	3.250	9.183	9.183	9.261
3.875	0.282	0.360	0.360	3.875	0.282	0.360	0.360	3.375	9.183	9.183	9.261
4.000	(0.312)	(0.234)	(0.234)	4.000	(0.312)	(0.234)	(0.234)	3.500	0.594	0.594	0.672
4.125	(0.835)	(0.757)	(0.757)	4.125	(0.835)	(0.757)	(0.757)	3.625	0.132	0.132	0.210
4.250	(1.356)	(1.283)	(1.231)	4.250	(1.356)	(1.283)	(1.231)	3.750	(0.306)	(0.306)	(0.228)
4.375	(1.926)	(1.801)	(1.801)	4.375	(1.926)	(1.801)	(1.801)	3.875	(0.743)	(0.743)	(0.680)
4.500	(2.472)	(2.347)	(2.347)	4.500	(2.472)	(2.347)	(2.347)	4.000	(1.181)	(1.181)	(1.119)
4.625	(2.940)	(2.815)	(2.815)	4.625	(2.940)	(2.815)	(2.815)	4.125	(1.610)	(1.610)	(1.548)
4.750	(3.336)	(3.336)	(3.226)	4.750	(3.336)	(3.336)	(3.226)	4.250	(2.039)	(2.039)	(1.976)
4.875	(3.652)	(3.495)	(3.495)	4.875	(3.652)	(3.495)	(3.495)				
5.000	(4.138)	(3.981)	(3.981)	5.000	(4.138)	(3.981)	(3.981)				
5.125	(4.546)	(4.411)	(4.389)	5.125	(4.546)	(4.411)	(4.389)				
5.250	(4.837)	(4.821)	(4.696)	5.250	(4.837)	(4.821)	(4.696)				
5.375	(4.574)	(4.371)	(4.371)	5.375	(4.574)	(4.371)	(4.371)				
5.500	(5.019)	(4.816)	(4.816)	5.500	(5.019)	(4.816)	(4.816)				

6000-99 VA 30 Year Fixed				6200-99 VA 20 Year Fixed				6300-99 VA 15 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	1.028	1.028	1.106	3.750	1.028	1.028	1.106	3.250	9.183	9.183	9.261
3.875	0.282	0.360	0.360	3.875	0.282	0.360	0.360	3.375	9.183	9.183	9.261
4.000	(0.312)	(0.234)	(0.234)	4.000	(0.312)	(0.234)	(0.234)	3.500	0.594	0.594	0.672
4.125	(0.835)	(0.757)	(0.757)	4.125	(0.835)	(0.757)	(0.757)	3.625	0.132	0.132	0.210
4.250	(1.356)	(1.283)	(1.231)	4.250	(1.356)	(1.283)	(1.231)	3.750	(0.306)	(0.306)	(0.228)
4.375	(1.926)	(1.801)	(1.801)	4.375	(1.926)	(1.801)	(1.801)	3.875	(0.743)	(0.743)	(0.680)
4.500	(2.472)	(2.347)	(2.347)	4.500	(2.472)	(2.347)	(2.347)	4.000	(1.181)	(1.181)	(1.119)
4.625	(2.940)	(2.815)	(2.815)	4.625	(2.940)	(2.815)	(2.815)	4.125	(1.610)	(1.610)	(1.548)
4.750	(3.336)	(3.336)	(3.226)	4.750	(3.336)	(3.336)	(3.226)	4.250	(2.039)	(2.039)	(1.976)
4.875	(3.652)	(3.495)	(3.495)	4.875	(3.652)	(3.495)	(3.495)				
5.000	(4.138)	(3.981)	(3.981)	5.000	(4.138)	(3.981)	(3.981)				
5.125	(4.546)	(4.411)	(4.389)	5.125	(4.546)	(4.411)	(4.389)				
5.250	(4.837)	(4.821)	(4.696)	5.250	(4.837)	(4.821)	(4.696)				
5.375	(4.574)	(4.371)	(4.371)	5.375	(4.574)	(4.371)	(4.371)				
5.500	(5.019)	(4.816)	(4.816)	5.500	(5.019)	(4.816)	(4.816)				

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	2.064	2.064	2.142	3.500	1.234	1.234	1.318	3.875	2.064	2.064	2.142
4.000	1.473	1.473	1.551	3.625	0.781	0.781	0.866	4.000	1.473	1.473	1.551
4.125	0.901	0.901	0.979	3.750	0.659	0.659	0.728	4.125	0.901	0.901	0.979
4.250	0.345	0.345	0.423	3.875	0.159	0.159	0.228	4.250	0.345	0.345	0.423
4.375	(0.087)	(0.087)	0.023	4.000	(0.328)	(0.328)	(0.260)	4.375	(0.087)	(0.087)	0.023
4.500	(0.643)	(0.643)	(0.534)	4.125	(0.751)	(0.751)	(0.683)	4.500	(0.643)	(0.643)	(0.534)
4.625	(1.183)	(1.183)	(1.074)	4.250	(0.850)	(0.850)	(0.689)	4.625	(1.183)	(1.183)	(1.074)
4.750	(1.708)	(1.708)	(1.599)					4.750	(1.708)	(1.708)	(1.599)
4.875	(1.609)	(1.594)	(1.469)					4.875	(1.609)	(1.594)	(1.469)
5.000	(2.114)	(2.099)	(1.974)					5.000	(2.114)	(2.099)	(1.974)
5.125	(2.612)	(2.596)	(2.471)					5.125	(2.612)	(2.596)	(2.471)
5.250	(3.022)	(3.006)	(2.881)					5.250	(3.022)	(3.006)	(2.881)

7000-99 USDA / GRH 30 Year Fixed				Additional Program Codes			
Rate	15 Day	30 Day	45 Day				
3.625	10.652	10.745	10.745	<b>8037-99</b>	30 Year Fixed Streamline		
3.750	1.028	1.028	1.106	<b>8137-99</b>	25 Year Fixed Streamline		
3.875	0.282	0.360	0.360	<b>8237-99</b>	20 Year Fixed Streamline		
4.000	(0.312)	(0.234)	(0.234)	<b>8337-99</b>	15 Year Fixed Streamline		
4.125	(0.835)	(0.757)	(0.757)	<b>8038-99</b>	30 Year Fixed HB Streamline		
4.250	(1.356)	(1.283)	(1.231)	<b>8338-99</b>	15 Year Fixed HB Streamline		
4.375	(1.926)	(1.801)	(1.801)	<b>6037-99</b>	VA 30 Year IRRRL		
4.500	(2.472)	(2.347)	(2.347)	<b>6137-99</b>	VA 25 Year IRRRL		
4.625	(2.940)	(2.815)	(2.815)	<b>6237-99</b>	VA 20 Year IRRRL		
4.750	(3.336)	(3.336)	(3.226)	<b>6337-99</b>	VA 15 Year IRRRL		
4.875	(3.652)	(3.495)	(3.495)	<b>6038-99</b>	VA 30 Year High Balance IRRRL		
5.000	(4.138)	(3.981)	(3.981)	<b>6333-99</b>	VA 15 Year High Balance		
5.125	(4.546)	(4.411)	(4.389)				
5.250	(4.837)	(4.821)	(4.696)				
5.375	(4.574)	(4.371)	(4.371)				

Choice Government Price Adjustments			
Fico 580 - 599	<b>FHA/VA</b>	2.500	** Loan amount adjustments to Total loan amount
Fico 600 - 619	<b>FHA/VA</b>	2.000	Loan Amounts \$60,001 - \$75,000 <b>FHA/VA</b> 0.500
Fico 620 - 639	<b>FHA/VA</b>	1.250	Loan Amounts \$75,001 - \$100,000 <b>FHA/VA</b> 0.250
Fico 640- 659	<b>FHA/VA</b>	0.250	Loan Amounts \$100,001 - \$125,000 <b>FHA/VA</b> 0.125
Fico 660- 699	<b>FHA/VA</b>	0.000	Loan Amounts \$125,001 - \$225,000 <b>FHA/VA</b> 0.000
Fico > 700	<b>FHA/VA</b>	(0.125)	Loan Amounts \$225,001 - \$250,000 <b>FHA/VA</b> (0.100)
VA Loans	<b>VA</b>	0.250	Loan Amounts > \$679,650 <b>FHA/VA</b> 0.250
Manual Underwrite w/FICO >=640	<b>FHA/VA</b>	0.375	2-4 Units <b>FHA/VA</b> 0.000
Manual Underwrite w/FICO <640	<b>FHA/VA</b>	0.750	Streamline All LTV ranges (includes HB) <b>FHA/VA</b> 0.250

Choice USDA Price Adjustments			
Fico 620 to 639	2.000	<b>Lock Ext</b>	** Loan amount adjustments to Total loan amount
Fico 640 to 659	1.500	7 day	Loan Amount 60,000 - 75,000 1.000
Fico 660 to 679	0.750	10 day	Loan Amount 75,001 - 100,000 0.250
Fico 680 to 699	0.250	15 day	Loan Amount 150,001 - 200,000 0.000
Fico 700 to 719	0.125	Relock Fee	Loan Amount > 200,000 0.000
Fico 720 +	0.000	Lock Ext per diem 0.025	<b>\$495 FHA/VA Streamline fee is available for Lender buyout but will be adjusted manually at lock based on loan amount</b>
<b>Lock Term to 45 Day Price</b>			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)**





## 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	2.524	2.602	2.602	3.750	0.871	0.871	0.934	2.750	3.976	4.256	4.381		
3.875	2.120	2.198	2.198	3.875	0.693	0.693	0.756	2.875	3.565	3.845	3.970		
4.000	1.695	1.695	1.773	4.000	0.178	0.178	0.241	3.000	2.725	3.005	3.130		
4.125	1.124	1.124	1.202	4.125	(0.120)	(0.120)	(0.058)	3.125	2.335	2.615	2.740		
4.250	0.263	0.388	0.388	4.250	(0.681)	(0.681)	(0.525)	3.250	1.944	2.224	2.349		
4.375	(0.111)	0.014	0.014	4.375	(0.836)	(0.836)	(0.680)	3.375	1.563	1.843	1.968		
4.500	(0.430)	(0.421)	(0.311)	4.500	(1.276)	(1.276)	(1.119)	3.500	1.171	1.451	1.576		
4.625	(0.961)	(0.961)	(0.851)	4.625	(1.577)	(1.577)	(1.420)	3.625	0.788	1.068	1.193		
4.750	(1.506)	(1.486)	(1.376)	4.750	(1.875)	(1.875)	(1.719)	3.750	0.395	0.675	0.800		
4.875	(1.840)	(1.684)	(1.684)					3.875	(0.146)	0.134	0.259		
5.000	(2.141)	(2.064)	(1.985)					4.000	(0.531)	(0.251)	(0.126)		
5.125	(2.577)	(2.561)	(2.436)					4.125	(0.917)	(0.637)	(0.512)		
5.250	(2.987)	(2.971)	(2.846)					4.250	(1.304)	(1.024)	(0.899)		
5.375	(2.692)	(2.489)	(2.489)										
5.500	(2.925)	(2.722)	(2.722)										
5.625	(3.139)	(3.099)	(2.974)										
5.750	(3.553)	(3.537)	(3.412)										
								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	2.524	2.602	2.602	3.750	0.871	0.871	0.934						
3.875	2.120	2.198	2.198	3.875	0.693	0.693	0.756						
4.000	1.695	1.695	1.773	4.000	0.178	0.178	0.241						
4.125	1.124	1.124	1.202	4.125	(0.120)	(0.120)	(0.058)						
4.250	0.263	0.388	0.388	4.250	(0.681)	(0.681)	(0.525)						
4.375	(0.111)	0.014	0.014	4.375	(0.836)	(0.836)	(0.680)						
4.500	(0.430)	(0.421)	(0.311)	4.500	(1.276)	(1.276)	(1.119)						
4.625	(0.961)	(0.961)	(0.851)	4.625	(1.577)	(1.577)	(1.420)						
4.750	(1.506)	(1.486)	(1.376)	4.750	(1.875)	(1.875)	(1.719)						
4.875	(1.840)	(1.684)	(1.684)										
5.000	(2.141)	(2.064)	(1.985)										
5.125	(2.577)	(2.561)	(2.436)										
5.250	(2.987)	(2.971)	(2.846)										
5.375	(2.692)	(2.489)	(2.489)										
5.500	(2.925)	(2.722)	(2.722)										
5.625	(3.139)	(3.099)	(2.974)										
5.750	(3.553)	(3.537)	(3.412)										
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	3.035	3.129	3.129	3.875	1.939	2.017	2.017	3.500	3.035	3.129	3.129		
3.625	2.628	2.722	2.722	4.000	1.574	1.652	1.652	3.625	2.628	2.722	2.722		
3.750	1.324	1.402	1.402	4.125	1.240	1.318	1.318	3.750	1.324	1.402	1.402		
3.875	0.920	0.998	0.998	4.250	0.184	0.309	0.309	3.875	0.920	0.998	0.998		
4.000	0.532	0.610	0.610	4.375	(0.154)	(0.029)	(0.029)	4.000	0.532	0.610	0.610		
4.125	0.147	0.225	0.225	4.500	(0.481)	(0.356)	(0.356)	4.125	0.147	0.225	0.225		
4.250	(0.938)	(0.813)	(0.813)	4.625	(0.786)	(0.661)	(0.661)	4.250	(0.938)	(0.813)	(0.813)		
4.375	(1.311)	(1.186)	(1.186)	4.750	(1.082)	(0.941)	(0.941)	4.375	(1.311)	(1.186)	(1.186)		
4.500	(1.630)	(1.505)	(1.505)	4.875	(1.397)	(1.241)	(1.241)	4.500	(1.630)	(1.505)	(1.505)		
4.625	(1.958)	(1.833)	(1.833)	5.000	(1.679)	(1.523)	(1.523)	4.625	(1.958)	(1.833)	(1.833)		
4.750	(2.706)	(2.549)	(2.549)	5.125	(1.946)	(1.789)	(1.789)	4.750	(2.706)	(2.549)	(2.549)		
4.875	(3.040)	(2.884)	(2.884)	5.250	(2.167)	(2.011)	(2.011)	4.875	(3.040)	(2.884)	(2.884)		
5.000	(3.341)	(3.185)	(3.185)					5.000	(3.341)	(3.185)	(3.185)		
5.125	(3.621)	(3.465)	(3.465)					5.125	(3.621)	(3.465)	(3.465)		
5.250	(3.856)	(3.700)	(3.700)					5.250	(3.856)	(3.700)	(3.700)		
5.375	(3.892)	(3.689)	(3.689)					5.375	(3.892)	(3.689)	(3.689)		
5.500	(4.125)	(3.922)	(3.922)					5.500	(4.125)	(3.922)	(3.922)		
6052-00 VA First Advantage High Bal 30				Government Price Adjustments									
Rate	15 Day	30 Day	45 Day										
3.875	1.939	2.017	2.017	Fico 580 - 599	FHA/VA	2.750							
4.000	1.574	1.652	1.652	Fico 600 - 619	FHA/VA	2.250							
4.125	1.240	1.318	1.318	Fico 620 - 639	FHA/VA/USDA	1.250							
4.250	0.184	0.309	0.309	Fico 640- 659	FHA/VA/USDA	0.250							
4.375	(0.154)	(0.029)	(0.029)	Fico 660- 679	FHA/VA/USDA	0.000							
4.500	(0.481)	(0.356)	(0.356)	Fico 680 - 699	FHA/VA/USDA	0.000							
				** Loan amount adjustments to Total loan amount									
4.625	(0.786)	(0.661)	(0.661)	Loan Amounts \$60,001 - \$75,000	FHA/VA/USDA	0.500							
4.750	(1.082)	(0.941)	(0.941)	Loan Amounts \$75,001 - \$100,000	FHA/VA/USDA	0.250							
4.875	(1.397)	(1.241)	(1.241)	Loan Amounts \$100,001 - \$125,000	FHA/VA/USDA	0.125							
5.000	(1.679)	(1.523)	(1.523)	Loan Amounts \$125,001 - \$299,999	FHA/VA/USDA	0.000							
5.125	(1.946)	(1.789)	(1.789)	Loan Amounts \$300,000 - \$453,100	FHA/VA/USDA	0.000							
5.250	(2.167)	(2.011)	(2.011)	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 7 day	0.150	Relock Fee 0.125	Lock Ext per diem 0.025	Lock Term to 45 Day Price 60 Day	0.250								
10 day	0.250					\$495 FHA/VA Streamline fee is available for Lender buyout but will be adjusted manually at lock based on loan amount							
15 day	0.375												
<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>							WesLend FHA Lender ID	2323400005
<b>Max Lender Credit after adjustments ARMS:</b>					<b>(2.750)</b>							WesLend VA Lender ID	9026880000



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%			
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>
<b>95.01 to 97%</b>	30/25 Yr	8.530	7.830	7.220	5.480	4.420	3.730	2.980	2.160
	<=20 Yr	4.830	4.530	4.260	3.290	2.700	2.280	1.840	1.370
<b>90.01 to 95%</b>	30/25 Yr	5.830	5.480	5.160	3.940	3.210	2.750	2.220	1.600
	<=20 Yr	3.410	3.250	3.120	2.420	2.010	1.730	1.420	1.060
<b>85.01 to 90%</b>	30/25 Yr	4.420	4.220	4.060	3.010	2.490	2.080	1.680	1.200
	<=20 Yr	2.650	2.570	2.490	1.880	1.590	1.340	1.110	0.830
<b>&lt;= 85%</b>	30/25 Yr	1.620	1.570	1.520	1.130	0.970	0.830	0.720	0.590
	<=20 Yr	1.060	1.050	1.020	0.790	0.690	0.620	0.560	0.480
<b>Rate &amp; Term Refi *</b>		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
<b>Cashout Refi*</b>		1.800	1.650	1.500	1.050	0.850	0.700	0.600	0.540
<b>Second Home*</b>		1.350	1.270	1.230	0.700	0.600	0.490	0.390	0.360
<b>3-4 Units Property*</b>		2.630	2.000	1.900	1.750	1.500	1.330	1.190	1.020
<b>Ln Amt &gt; \$650,000*</b>		2.100	1.800	1.500	1.200	0.900	0.750	0.660	0.600
* These adjustments are in addition to the LPMI Fico-LTV Adjustments.									
Max Lender Credit after adjustments:					(4.250)				
Min. Loan Amount					\$60,000				
Lock Term to 45 Day Price for 60 day lock					0.250				
<b>Lock Extensions (per diem 0.025 per day)</b>									
7 day					0.150				
10 day					0.250				
15 day					0.375				
<b>Relock Fee</b>					<b>0.125</b>				

## Home Ready & Home Possible

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

### Home Ready & Home Possible

1021-00 HomeReady 30 Year Fixed				Home Possible 30/Home Possible Advantage 30			
Rate	15 Day	30 Day	45 day	Rate	15 Day	30 Day	45 day
4.250	1.270	1.314	1.360	4.250	0.844	0.895	0.937
4.375	0.760	0.804	0.850	4.375	0.265	0.315	0.356
4.500	0.301	0.348	0.395	4.500	(0.403)	(0.353)	(0.313)
4.625	(0.391)	(0.340)	(0.285)	4.625	(0.936)	(0.867)	(0.826)
4.750	(1.074)	(1.022)	(0.968)	4.750	(1.507)	(1.439)	(1.402)
4.875	(1.663)	(1.612)	(1.557)	4.875	(2.086)	(2.017)	(1.977)
5.000	(2.022)	(1.971)	(1.916)	5.000	(2.479)	(2.410)	(2.373)
5.125	(2.496)	(2.430)	(2.367)	5.125	(3.006)	(2.918)	(2.869)
5.250	(3.082)	(3.016)	(2.953)	5.250	(3.478)	(3.390)	(3.344)
5.375	(3.519)	(3.453)	(3.390)	5.375	(3.827)	(3.739)	(3.697)
5.500	(3.880)	(3.814)	(3.751)				

#### 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 *		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.

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

**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	1.631	1.756	3.875	0.891	1.016	3.625	0.506	0.631	3.500	1.131	1.256
4.125	1.006	1.131	4.000	0.544	0.641	3.750	0.131	0.256	3.625	0.631	0.756
4.250	0.381	0.506	4.125	0.044	0.141	3.875	(0.369)	(0.244)	3.750	0.256	0.381
4.375	(0.119)	0.006	4.250	(0.331)	(0.234)	4.000	(0.744)	(0.619)	3.875	(0.244)	(0.119)
4.500	(0.744)	(0.619)	4.375	(0.831)	(0.734)	4.125	(1.244)	(1.119)	4.000	(0.619)	(0.494)
4.625	(1.244)	(1.119)	4.500	(1.206)	(1.109)	4.250	(1.619)	(1.494)	4.125	(1.119)	(0.994)
4.750	(1.744)	(1.619)	4.625	(1.581)	(1.484)	4.375	(1.994)	(1.869)	4.250	(1.494)	(1.369)
4.875	(2.119)	(1.994)	4.750	(1.956)	(1.859)	4.500	(2.369)	(2.244)	4.375	(1.869)	(1.744)
5.000	(2.619)	(2.494)	4.875	(2.331)	(2.234)	4.625	(2.744)	(2.619)	4.500	(2.244)	(2.119)
5.125	(2.894)	(2.869)	5.000	(2.706)	(2.609)	4.750	(3.119)	(2.994)	4.625	(2.619)	(2.494)
5.250	(3.494)	(3.369)	5.125	(3.081)	(2.984)	4.875	(3.494)	(3.369)	4.750	(2.994)	(2.869)
5.375	(3.744)	(3.619)	5.250	(3.331)	(3.234)	5.000	#/A	#/A	4.875	(3.369)	(3.244)
5.500	(4.119)	(3.994)	5.375	(3.581)	(3.484)	5.125	#/A	#/A	5.000	#/A	#/A
5.625	(4.369)	(4.244)	5.500	(3.831)	(3.734)	5.250	#VALUE!	#/A	5.125	#/A	#/A
5.750	#VALUE!	#/A									

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	1.093	1.218	780-799	-0.750	-0.625	-0.375	-0.125		15 Day Lock Term -0.125
3.875	0.621	0.718	760-779	-0.500	-0.375	-0.125	0.250		60 Day Lock Term 0.250
4.000	0.246	0.343	740-759	-0.250	-0.125	0.125	0.625		Lock Extension Fees:
4.125	(0.254)	(0.157)	720-739	0.000	0.250	0.500	1.000		15 DAY 0.375
4.250	(0.629)	(0.532)	700-719	0.125	0.625	0.875	1.375		Max Lender Credit: -2.150
4.375	(1.130)	(1.032)							
4.500	(1.505)	(1.407)							
4.625	(1.880)	(1.782)	Loan Amount > \$453,100 and <= \$679,650				0.000		
4.750	(2.255)	(2.157)	Loan Amount >=\$1,000,000				-0.125		Published pricing reflects 0.250 rate reduction under the Pre-Authorized Payment Prog.
4.875	(2.630)	(2.532)	Cash-out Refinance LTV <=50%				0.125		
5.000	(3.005)	(2.907)	Cash-out Refinance LTV > 50% <=60%				0.250		
5.125	(3.380)	(3.282)	Cash-out Refinance LTV > 60%				0.375		
5.250	#/N/A	#/N/A	Refinance Fixed 30 & 20				0.250		
5.375	#/N/A	#/N/A	Refinance Arms				0.250		
			Refinance Fixed 15				0.250		
			20 Yr Term (3219/3200)				-0.500		<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>
			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	1.423	1.548	1.673	3.750	2.475	2.600	2.725	3.625	1.870	1.995	2.120
4.625	0.795	0.920	1.045	3.875	2.073	2.198	2.323	3.750	1.471	1.596	1.721
4.750	0.284	0.409	0.534	4.000	1.708	1.833	1.958	3.875	1.095	1.220	1.345
4.875	(0.027)	0.098	0.223	4.125	1.163	1.288	1.413	4.000	0.811	0.936	1.061
5.000	(0.473)	(0.348)	(0.223)	4.250	0.874	0.999	1.124	4.125	0.479	0.604	0.729
5.125	(0.739)	(0.614)	(0.489)	4.375	0.670	0.795	0.920	4.250	0.162	0.287	0.412
5.250	(1.079)	(0.954)	(0.829)	4.500	0.427	0.552	0.677	4.375	(0.137)	(0.012)	0.113
5.375	(1.317)	(1.192)	(1.067)	4.625	0.205	0.330	0.455	4.500	(0.422)	(0.297)	(0.172)
5.500	(1.577)	(1.452)	(1.327)	4.750	0.001	0.126	0.251	4.625	(0.664)	(0.539)	(0.414)
5.625	(1.812)	(1.687)	(1.562)	4.875	(0.194)	(0.069)	0.056	4.750	(0.982)	(0.857)	(0.732)
5.750	(2.031)	(1.906)	(1.781)	5.000	(0.463)	(0.338)	(0.213)				
5.875	(2.378)	(2.253)	(2.128)								

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)	<=60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90
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	(3.312)	(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			