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Lock Expiration Dates

| | |
|--------|-----------|
| 15 day | 1/15/2019 |
| 30 day | 1/30/2019 |
| 45 day | 2/14/2019 |
| 60 day | 3/1/2019 |

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 | >\$500-726,525k |
| 1.625 | 1.000 | 0.776 | 0.647 | 0.554 | 0.435 | 0.338 | 0.373 | 0.327 | 0.194 |

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

| Contact Numbers | Phone # | Email Address |
|------------------------|--|--|
| Main | (877) 945-4105 | 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 | 0.762 | 0.762 | 0.822 | 3.500 | 0.005 | 0.084 | 0.084 | 3.500 | 0.233 | 0.311 | 0.311 |
| 4.125 | 0.007 | 0.069 | 0.100 | 3.625 | (0.486) | (0.407) | (0.407) | 3.625 | (0.243) | (0.165) | (0.165) |
| 4.250 | (0.646) | (0.584) | (0.553) | 3.750 | (0.679) | (0.625) | (0.616) | 3.750 | (0.579) | (0.516) | (0.516) |
| 4.375 | (1.231) | (1.169) | (1.138) | 3.875 | (1.210) | (1.147) | (1.147) | 3.875 | (0.966) | (0.903) | (0.903) |
| 4.500 | (1.511) | (1.511) | (1.423) | 4.000 | (1.416) | (1.353) | (1.353) | 4.000 | (1.301) | (1.301) | (1.239) |
| 4.625 | (1.982) | (1.933) | (1.857) | 4.125 | (1.869) | (1.806) | (1.806) | 4.125 | (1.626) | (1.606) | (1.563) |
| 4.750 | (2.589) | (2.527) | (2.464) | 4.250 | (2.242) | (2.211) | (2.164) | 4.250 | (1.999) | (1.921) | (1.921) |
| 4.875 | (3.165) | (3.102) | (3.040) | 4.375 | (2.731) | (2.653) | (2.653) | 4.375 | (2.488) | (2.410) | (2.410) |
| 5.000 | (3.254) | (3.254) | (3.180) | 4.500 | (2.759) | (2.681) | (2.681) | 4.500 | (2.516) | (2.438) | (2.438) |
| 5.125 | (3.513) | (3.483) | (3.388) | 4.625 | (2.815) | (2.737) | (2.737) | 4.625 | (2.650) | (2.650) | (2.541) |
| 5.250 | (4.053) | (3.990) | (3.928) | 4.750 | (3.077) | (3.043) | (2.999) | 4.750 | (2.914) | (2.914) | (2.805) |
| 5.375 | (4.510) | (4.447) | (4.385) | 4.875 | (3.354) | (3.354) | (3.245) | 4.875 | (3.123) | (3.123) | (3.013) |
| 5.500 | (4.507) | (4.507) | (4.417) | 5.000 | (3.616) | (3.585) | (3.585) | | | | |
| 5.625 | (4.635) | (4.635) | (4.520) | 5.125 | (3.771) | (3.740) | (3.740) | | | | |
| 5.750 | (5.129) | (5.051) | (4.973) | | | | | | | | |
| 5.875 | (5.525) | (5.447) | (5.369) | | | | | | | | |

| 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 | (0.072) | (0.010) | 0.022 | 4.375 | 0.661 | 0.661 | 0.776 | 3.750 | 0.382 | 0.445 | 0.445 |
| 4.125 | (0.682) | (0.619) | (0.588) | 4.500 | 0.233 | 0.233 | 0.360 | 3.875 | (0.150) | (0.087) | (0.087) |
| 4.250 | (1.214) | (1.151) | (1.120) | 4.625 | (0.060) | (0.060) | 0.064 | 4.000 | (0.243) | (0.180) | (0.180) |
| 4.375 | (1.712) | (1.650) | (1.619) | 4.750 | (0.529) | (0.467) | (0.404) | 4.125 | (0.568) | (0.505) | (0.505) |
| 4.500 | (2.190) | (2.127) | (2.065) | 4.875 | (1.063) | (1.001) | (0.938) | 4.250 | (0.775) | (0.697) | (0.697) |
| 4.625 | (2.703) | (2.641) | (2.578) | 5.000 | (1.380) | (1.380) | (1.306) | 4.375 | (1.141) | (1.063) | (1.063) |
| 4.750 | (3.207) | (3.144) | (3.082) | 5.125 | (1.597) | (1.597) | (1.467) | 4.500 | (1.172) | (1.094) | (1.094) |
| 4.875 | (3.725) | (3.663) | (3.600) | 5.250 | (1.715) | (1.653) | (1.590) | 4.625 | (1.150) | (1.072) | (1.072) |
| 5.000 | (3.565) | (3.565) | (3.406) | 5.375 | (2.190) | (2.128) | (2.065) | 4.750 | (1.139) | (1.061) | (1.061) |
| 5.125 | (4.025) | (3.962) | (3.900) | 5.500 | (2.466) | (2.466) | (2.331) | 4.875 | (1.205) | (1.127) | (1.127) |
| 5.250 | (4.457) | (4.395) | (4.332) | 5.625 | (2.703) | (2.703) | (2.568) | 5.000 | (1.581) | (1.550) | (1.550) |
| 5.375 | (4.827) | (4.764) | (4.702) | 5.750 | (2.549) | (2.549) | (2.524) | 5.125 | (1.563) | (1.532) | (1.532) |
| 5.500 | (4.551) | (4.551) | (4.415) | | | | | | | | |
| 5.625 | (4.716) | (4.716) | (4.581) | | | | | | | | |

| 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 | 0.661 | 0.661 | 0.776 | 3.750 | 0.382 | 0.445 | 0.445 | <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: 0.8em; margin-top: 10px;">See full guidelines for details</p> |
| 4.500 | 0.233 | 0.233 | 0.360 | 3.875 | (0.150) | (0.087) | (0.087) | |
| 4.625 | (0.060) | (0.060) | 0.064 | 4.000 | (0.243) | (0.180) | (0.180) | |
| 4.750 | (0.529) | (0.467) | (0.404) | 4.125 | (0.568) | (0.505) | (0.505) | |
| 4.875 | (1.063) | (1.001) | (0.938) | 4.250 | (0.775) | (0.697) | (0.697) | |
| 5.000 | (1.380) | (1.380) | (1.306) | 4.375 | (1.141) | (1.063) | (1.063) | |
| 5.125 | (1.597) | (1.597) | (1.467) | 4.500 | (1.172) | (1.094) | (1.094) | |
| 5.250 | (1.715) | (1.653) | (1.590) | 4.625 | (1.150) | (1.072) | (1.072) | |
| 5.375 | (2.190) | (2.128) | (2.065) | 4.750 | (1.139) | (1.061) | (1.061) | |
| 5.500 | (2.466) | (2.466) | (2.331) | 4.875 | (1.205) | (1.127) | (1.127) | |
| 5.625 | (2.703) | (2.703) | (2.568) | 5.000 | (1.581) | (1.550) | (1.550) | |
| 5.750 | (2.549) | (2.549) | (2.524) | 5.125 | (1.563) | (1.532) | (1.532) | |
| 5.875 | (2.501) | (2.423) | (2.345) | | | | | |

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 > \$726,525* | | 2.100 | 1.800 | 1.500 | 1.200 | 0.900 | 0.750 | 0.660 | 0.600 |

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

| LPMI Product Codes | | | |
|--------------------|------------------------|---------|------------------------|
| 1011-99 | 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 | 0.144 | 0.206 | 0.222 | 3.250 | 0.920 | 0.983 | 0.998 | 3.250 | 1.720 | 1.783 | 1.798 |
| 4.125 | (0.379) | (0.316) | (0.300) | 3.375 | 0.460 | 0.523 | 0.538 | 3.375 | 1.260 | 1.323 | 1.338 |
| 4.250 | (0.957) | (0.894) | (0.863) | 3.500 | 0.015 | 0.077 | 0.093 | 3.500 | 0.815 | 0.877 | 0.893 |
| 4.375 | (1.456) | (1.393) | (1.362) | 3.625 | (0.429) | (0.367) | (0.351) | 3.625 | 0.371 | 0.433 | 0.449 |
| 4.500 | (1.943) | (1.881) | (1.850) | 3.750 | (0.841) | (0.778) | (0.763) | 3.750 | (0.041) | 0.022 | 0.037 |
| 4.625 | (2.400) | (2.337) | (2.306) | 3.875 | (1.457) | (1.394) | (1.379) | 3.875 | (0.657) | (0.594) | (0.579) |
| 4.750 | (2.777) | (2.715) | (2.652) | 4.000 | (1.336) | (1.274) | (1.274) | 4.000 | (0.536) | (0.474) | (0.474) |
| 4.875 | (3.241) | (3.178) | (3.116) | 4.125 | (1.871) | (1.809) | (1.809) | 4.125 | (1.071) | (1.009) | (1.009) |
| 5.000 | (3.674) | (3.612) | (3.549) | 4.250 | (2.201) | (2.139) | (2.139) | 4.250 | (1.401) | (1.339) | (1.339) |
| 5.125 | (4.105) | (4.042) | (3.980) | 4.375 | (2.603) | (2.540) | (2.540) | 4.375 | (1.803) | (1.740) | (1.740) |
| 5.250 | (4.224) | (4.162) | (4.099) | 4.500 | (2.374) | (2.296) | (2.249) | 4.500 | (1.574) | (1.496) | (1.449) |
| 5.375 | (4.635) | (4.572) | (4.510) | 4.625 | (2.772) | (2.694) | (2.647) | 4.625 | (1.972) | (1.894) | (1.847) |
| 5.500 | (4.985) | (4.922) | (4.860) | 4.750 | (3.124) | (3.045) | (2.999) | 4.750 | (2.324) | (2.245) | (2.199) |
| 5.625 | (5.289) | (5.227) | (5.164) | 4.875 | (3.435) | (3.357) | (3.310) | 4.875 | (2.635) | (2.557) | (2.510) |
| 5.750 | (5.239) | (5.176) | (5.098) | | | | | | | | |
| 5.875 | (5.595) | (5.533) | (5.454) | | | | | | | | |

| 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 | 0.761 | 0.824 | 0.855 | 4.125 | 0.521 | 0.584 | 0.615 | 3.750 | 0.384 | 0.447 | 0.462 |
| 4.125 | 0.253 | 0.316 | 0.347 | 4.250 | (0.087) | (0.024) | 0.007 | 3.875 | (0.232) | (0.169) | (0.154) |
| 4.250 | (0.257) | (0.195) | (0.163) | 4.375 | (0.586) | (0.523) | (0.492) | 4.000 | (0.236) | (0.174) | (0.174) |
| 4.375 | (0.747) | (0.684) | (0.653) | 4.500 | (0.802) | (0.739) | (0.677) | 4.125 | (0.771) | (0.709) | (0.709) |
| 4.500 | (1.218) | (1.156) | (1.093) | 4.625 | (1.380) | (1.317) | (1.255) | 4.250 | (1.101) | (1.039) | (1.039) |
| 4.625 | (1.656) | (1.593) | (1.531) | 4.750 | (1.907) | (1.845) | (1.782) | 4.375 | (1.503) | (1.440) | (1.440) |
| 4.750 | (2.116) | (2.054) | (1.991) | 4.875 | (2.371) | (2.308) | (2.246) | 4.500 | (1.024) | (0.946) | (0.899) |
| 4.875 | (2.564) | (2.501) | (2.439) | 5.000 | (2.318) | (2.256) | (2.193) | 4.625 | (1.422) | (1.344) | (1.297) |
| 5.000 | (2.685) | (2.622) | (2.560) | 5.125 | (2.848) | (2.786) | (2.723) | 4.750 | (1.774) | (1.695) | (1.649) |
| 5.125 | (3.136) | (3.073) | (3.011) | 5.250 | (3.354) | (3.292) | (3.229) | 4.875 | (2.085) | (2.007) | (1.960) |
| 5.250 | (3.579) | (3.516) | (3.454) | 5.375 | (3.765) | (3.702) | (3.640) | | | | |
| 5.375 | (3.984) | (3.922) | (3.859) | | | | | | | | |
| 5.500 | (3.647) | (3.585) | (3.506) | | | | | | | | |
| 5.625 | (4.185) | (4.122) | (4.044) | | | | | | | | |
| 5.750 | (4.607) | (4.545) | (4.466) | | | | | | | | |
| 5.875 | (4.972) | (4.909) | (4.831) | | | | | | | | |

| 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 | 0.521 | 0.584 | 0.615 | 3.750 | 0.384 | 0.447 | 0.462 | | | | |
| 4.250 | (0.087) | (0.024) | 0.007 | 3.875 | (0.232) | (0.169) | (0.154) | | | | |
| 4.375 | (0.586) | (0.523) | (0.492) | 4.000 | (0.236) | (0.174) | (0.174) | | | | |
| 4.500 | (0.802) | (0.739) | (0.677) | 4.125 | (0.771) | (0.709) | (0.709) | | | | |
| 4.625 | (1.380) | (1.317) | (1.255) | 4.250 | (1.101) | (1.039) | (1.039) | | | | |
| 4.750 | (1.907) | (1.845) | (1.782) | 4.375 | (1.503) | (1.440) | (1.440) | | | | |
| 4.875 | (2.371) | (2.308) | (2.246) | 4.500 | (1.024) | (0.946) | (0.899) | | | | |
| 5.000 | (2.318) | (2.256) | (2.193) | 4.625 | (1.422) | (1.344) | (1.297) | | | | |
| 5.125 | (2.848) | (2.786) | (2.723) | 4.750 | (1.774) | (1.695) | (1.649) | | | | |
| 5.250 | (3.354) | (3.292) | (3.229) | 4.875 | (2.085) | (2.007) | (1.960) | | | | |
| 5.375 | (3.765) | (3.702) | (3.640) | | | | | | | | |

See full guidelines for details

SELECT CONFORMING FIXED PRICE ADJUSTMENTS

| Risk Based Adjustments* | <=60 | 60.01 - 70 | 70.01 - 75 | 75.01 - 80 | 80.01 - 85 | 85.01 - 90 | 90.01 - 95 | 95.01 - 97 |
|---|-------|------------|------------|------------|------------|------------|------------|------------|
| * Risk Based adjustments DO NOT apply to loan terms 15 year or less | | | | | | | | |
| 620 - 639 | 0.500 | 1.500 | 3.000 | 3.000 | 3.250 | 3.250 | 3.250 | 3.500 |
| 640 - 659 | 0.500 | 1.250 | 2.750 | 3.000 | 3.250 | 2.750 | 2.750 | 2.750 |
| 660 - 679 | 0.000 | 1.000 | 2.250 | 2.750 | 2.750 | 2.250 | 2.250 | 2.250 |
| 680 - 699 | 0.000 | 0.500 | 1.250 | 1.750 | 1.500 | 1.250 | 1.250 | 1.500 |
| 700 - 719 | 0.000 | 0.500 | 1.000 | 1.250 | 1.000 | 1.000 | 1.000 | 1.500 |
| 720 - 739 | 0.000 | 0.250 | 0.500 | 0.750 | 0.500 | 0.500 | 0.500 | 1.000 |
| > 740 | 0.000 | 0.250 | 0.250 | 0.500 | 0.250 | 0.250 | 0.250 | 0.750 |

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

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

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

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

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

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

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

Lock Term to 45 Day Price

| | |
|---|--------------|
| 60 Day | 0.250 |
| Lock Extensions (per diem 0.025 per day) | |
| 7 day | 0.150 |
| 10 day | 0.250 |
| 15 day | 0.375 |
| Relock Fee | 0.125 |

WESLEND AGENCY CONFORMING AND HIGH BALANCE FIXED RATE PROGRAMS

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

| 1000-01 DU Fixed 30 Year | | | | 1300-01 DU Fixed 15 Year | | | | 1400-01 DU Fixed 10 Year | | | |
|--------------------------|---------|---------|---------|-----------------------------|---------|---------|---------|--|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 day | Rate | 15 Day | 30 Day | 45 day | Rate | 15 Day | 30 Day | 45 day |
| 4.000 | 0.899 | 0.930 | 0.963 | 3.500 | (0.014) | 0.025 | 0.068 | 3.250 | 0.447 | 0.485 | 0.527 |
| 4.125 | 0.266 | 0.313 | 0.360 | 3.625 | (0.500) | (0.460) | (0.417) | 3.375 | 0.093 | 0.132 | 0.174 |
| 4.250 | (0.441) | (0.394) | (0.346) | 3.750 | (0.760) | (0.719) | (0.676) | 3.500 | (0.235) | (0.195) | (0.153) |
| 4.375 | (0.937) | (0.890) | (0.842) | 3.875 | (1.052) | (1.010) | (0.967) | 3.625 | (0.526) | (0.486) | (0.444) |
| 4.500 | (1.388) | (1.341) | (1.294) | 4.000 | (1.419) | (1.383) | (1.347) | 3.750 | (1.161) | (1.126) | (1.091) |
| 4.625 | (1.757) | (1.710) | (1.662) | 4.125 | (1.864) | (1.828) | (1.792) | 3.875 | (1.472) | (1.437) | (1.401) |
| 4.750 | (2.402) | (2.347) | (2.291) | 4.250 | (2.123) | (2.086) | (2.051) | 4.000 | (1.751) | (1.715) | (1.680) |
| 4.875 | (2.979) | (2.924) | (2.868) | 4.375 | (2.462) | (2.424) | (2.389) | 4.125 | (1.990) | (1.954) | (1.918) |
| 5.000 | (3.329) | (3.274) | (3.218) | 4.500 | (2.556) | (2.513) | (2.474) | 4.250 | (2.217) | (2.179) | (2.144) |
| 5.125 | (3.636) | (3.581) | (3.525) | 4.625 | (2.984) | (2.932) | (2.882) | 4.375 | (2.423) | (2.385) | (2.349) |
| 5.250 | (3.867) | (3.812) | (3.756) | 4.750 | (3.171) | (3.118) | (3.068) | 4.500 | (2.667) | (2.616) | (2.566) |
| 5.375 | (4.262) | (4.208) | (4.152) | 4.875 | (3.243) | (3.190) | (3.140) | 4.625 | (2.915) | (2.864) | (2.814) |
| 5.500 | (4.571) | (4.516) | (4.460) | 5.000 | (3.415) | (3.361) | (3.312) | 4.750 | (3.143) | (3.091) | (3.041) |
| 5.625 | (4.905) | (4.850) | (4.794) | | | | | 4.875 | (3.344) | (3.291) | (3.241) |
| 5.750 | (5.044) | (4.982) | (4.918) | | | | | 5.000 | (3.501) | (3.447) | (3.397) |
| 5.875 | (5.293) | (5.231) | (5.167) | | | | | | | | |
| 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 | 0.465 | 0.488 | 0.525 | 3.500 | 0.049 | 0.103 | 0.124 | 3.875 | 0.665 | 0.712 | 0.761 |
| 4.125 | (0.182) | (0.140) | (0.081) | 3.625 | (0.470) | (0.415) | (0.396) | 4.000 | 0.002 | 0.048 | 0.097 |
| 4.250 | (0.852) | (0.811) | (0.755) | 3.750 | (0.871) | (0.816) | (0.800) | 4.125 | (0.575) | (0.528) | (0.479) |
| 4.375 | (1.303) | (1.262) | (1.211) | 3.875 | (1.368) | (1.311) | (1.297) | 4.250 | (1.125) | (1.078) | (1.029) |
| 4.500 | (1.831) | (1.789) | (1.746) | 4.000 | (1.494) | (1.479) | (1.439) | 4.375 | (1.501) | (1.454) | (1.405) |
| 4.625 | (2.277) | (2.217) | (2.155) | 4.125 | (1.872) | (1.858) | (1.820) | 4.500 | (1.913) | (1.858) | (1.801) |
| 4.750 | (2.787) | (2.728) | (2.673) | 4.250 | (2.123) | (2.109) | (2.070) | 4.625 | (2.506) | (2.452) | (2.394) |
| 4.875 | (3.275) | (3.215) | (3.170) | 4.375 | (2.394) | (2.379) | (2.342) | 4.750 | (3.046) | (2.991) | (2.934) |
| 5.000 | (3.640) | (3.580) | (3.549) | 4.500 | (2.553) | (2.543) | (2.483) | 4.875 | (3.501) | (3.447) | (3.389) |
| 5.125 | (3.817) | (3.738) | (3.685) | 4.625 | (2.859) | (2.848) | (2.789) | 5.000 | (3.787) | (3.732) | (3.675) |
| 5.250 | (4.245) | (4.166) | (4.119) | 4.750 | (3.032) | (3.020) | (2.962) | 5.125 | (4.024) | (3.970) | (3.912) |
| 5.375 | (4.564) | (4.485) | (4.441) | | | | | 5.250 | (4.340) | (4.285) | (4.228) |
| 5.500 | (4.828) | (4.749) | (4.713) | | | | | 5.375 | (4.528) | (4.474) | (4.417) |
| 5.625 | (4.896) | (4.798) | (4.719) | | | | | 5.500 | (4.727) | (4.672) | (4.615) |
| 5.750 | (5.268) | (5.170) | (5.097) | | | | | 5.625 | (4.868) | (4.813) | (4.756) |
| | | | | | | | | 5.750 | (5.010) | (4.949) | (4.885) |
| | | | | | | | | 5.875 | (5.207) | (5.145) | (5.080) |
| 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 | 1.447 | 1.488 | 1.582 | 4.375 | 0.415 | 0.462 | 0.511 | 3.750 | 0.203 | 0.243 | 0.286 |
| 3.875 | 0.619 | 0.659 | 0.752 | 4.500 | (0.124) | (0.077) | (0.028) | 3.875 | (0.003) | 0.032 | 0.068 |
| 4.000 | (0.051) | (0.010) | 0.081 | 4.625 | (0.438) | (0.391) | (0.343) | 4.000 | (0.371) | (0.335) | (0.300) |
| 4.125 | (0.879) | (0.838) | (0.749) | 4.750 | (0.739) | (0.684) | (0.627) | 4.125 | (0.719) | (0.682) | (0.646) |
| 4.250 | (1.592) | (1.551) | (1.464) | 4.875 | (1.293) | (1.238) | (1.181) | 4.250 | (0.891) | (0.853) | (0.818) |
| 4.375 | (2.096) | (2.056) | (1.971) | 5.000 | (1.801) | (1.747) | (1.690) | 4.375 | (1.120) | (1.082) | (1.046) |
| 4.500 | (2.578) | (2.538) | (2.459) | 5.125 | (2.058) | (2.004) | (1.946) | 4.500 | (1.176) | (1.137) | (1.101) |
| 4.625 | (2.856) | (2.797) | (2.704) | 5.250 | (2.233) | (2.178) | (2.121) | 4.625 | (1.214) | (1.163) | (1.113) |
| 4.750 | (3.338) | (3.279) | (3.188) | 5.375 | (2.337) | (2.282) | (2.225) | 4.750 | (1.343) | (1.291) | (1.241) |
| 4.875 | (3.835) | (3.776) | (3.689) | 5.500 | (2.787) | (2.733) | (2.676) | 4.875 | (1.391) | (1.338) | (1.288) |
| 5.000 | (4.142) | (4.082) | (3.998) | 5.625 | (3.058) | (3.004) | (2.947) | 5.000 | (1.502) | (1.448) | (1.398) |
| 5.125 | (4.149) | (4.070) | (3.954) | 5.750 | (3.269) | (3.214) | (3.157) | | | | |
| 5.250 | (4.451) | (4.372) | (4.259) | 5.875 | (2.525) | (2.463) | (2.398) | | | | |
| 5.375 | (4.677) | (4.598) | (4.487) | | | | | | | | |
| 5.500 | (4.850) | (4.771) | (4.662) | | | | | | | | |
| 5.625 | (4.911) | (4.813) | (4.732) | | | | | | | | |
| 5.750 | (5.203) | (5.105) | (5.027) | | | | | | | | |
| 1053-01 30 LP SuperConf. | | | | 1353-01 15 LP Super Conf. | | | | <div style="display: flex; align-items: center; justify-content: center;"> <div style="margin-left: 20px;"> <p>Highlights</p> <ul style="list-style-type: none"> 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 <p>See full guidelines for details</p> </div> </div> | | | |
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | | | | |
| 4.250 | 0.705 | 0.746 | 0.802 | 3.750 | 0.095 | 0.150 | 0.166 | | | | |
| 4.375 | 0.254 | 0.295 | 0.346 | 3.875 | (0.402) | (0.345) | (0.331) | | | | |
| 4.500 | (0.274) | (0.232) | (0.189) | 4.000 | (0.033) | (0.018) | 0.022 | | | | |
| 4.625 | (0.625) | (0.565) | (0.503) | 4.125 | (0.411) | (0.397) | (0.359) | | | | |
| 4.750 | (1.136) | (1.076) | (1.021) | 4.250 | (0.662) | (0.648) | (0.609) | | | | |
| 4.875 | (1.623) | (1.563) | (1.518) | 4.375 | (0.933) | (0.918) | (0.881) | | | | |
| 5.000 | (1.989) | (1.929) | (1.898) | 4.500 | (0.497) | (0.487) | (0.427) | | | | |
| 5.125 | (1.873) | (1.794) | (1.741) | 4.625 | (0.803) | (0.792) | (0.733) | | | | |
| 5.250 | (2.301) | (2.222) | (2.175) | 4.750 | (0.976) | (0.964) | (0.906) | | | | |
| 5.375 | (2.620) | (2.541) | (2.497) | | | | | | | | |
| 5.500 | (2.884) | (2.805) | (2.769) | | | | | | | | |
| 5.625 | (2.705) | (2.607) | (2.528) | | | | | | | | |
| 5.750 | (3.077) | (2.979) | (2.906) | | | | | | | | |

| 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 > \$726,525* | | 2.100 | 1.800 | 1.500 | 1.200 | 0.900 | 0.750 | 0.660 | 0.600 |
| * These adjustments are in addition to the LPMI Fico-LTV Adjustments. | | | | | | | | | |
| LPMI Product Codes | | | | | | | | | |
| 1011-01 | DU 30 Yr Fixed LPMI | 1020-01 | | | LP 30 Yr Fixed LPMI | | | | |
| 1111-01 | DU 25 Yr Fixed LPMI | 1120-01 | | | LP 25 Yr Fixed LPMI | | | | |
| 1211-01 | DU 20 Yr Fixed LPMI | 1220-01 | | | LP 20 Yr Fixed LPMI | | | | |
| 1311-01 | DU 15 Yr Fixed LPMI | 1320-01 | | | LP 15 Yr Fixed LPMI | | | | |
| 1012-01 | DU 30 Yr Fixed HB LPMI | 1054-01 | | | LP 30 Yr Fixed SC LPMI | | | | |
| 1312-01 | DU 15 Yr Fixed HB LPMI | 1354-01 | | | LP 15 Yr Fixed SC LPMI | | | | |
| Lock Term to 45 Day Price | | | | | | | | | |
| 60 Day | | | | 0.250 | | | | | |
| Lock Extensions (per diem 0.025 per day) | | | | | | | | | |
| 7 day | | | | 0.150 | | | | | |
| 10 day | | | | 0.250 | | | | | |
| 15 day | | | | 0.375 | | | | | |
| Relock Fee | | | | 0.125 | | | | | |
| Max Lender Credit after adjustments: | | | | (4.250) | | | | | |
| Min. Loan Amount | | | | \$60,000 | | | | | |

WESLEND CHOICE GOVERNMENT PROGRAMS

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

| 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 | (0.330) | (0.330) | (0.267) | 3.750 | (0.330) | (0.330) | (0.267) | 3.250 | 8.198 | 8.277 | 8.277 |
| 3.875 | (0.943) | (0.870) | (0.870) | 3.875 | (0.943) | (0.870) | (0.870) | 3.375 | 8.198 | 8.277 | 8.277 |
| 4.000 | (1.520) | (1.445) | (1.445) | 4.000 | (1.520) | (1.445) | (1.445) | 3.500 | (0.269) | (0.269) | (0.191) |
| 4.125 | (2.020) | (1.945) | (1.945) | 4.125 | (2.020) | (1.945) | (1.945) | 3.625 | (0.707) | (0.707) | (0.629) |
| 4.250 | (2.388) | (2.373) | (2.294) | 4.250 | (2.388) | (2.373) | (2.294) | 3.750 | (1.147) | (1.147) | (1.069) |
| 4.375 | (2.683) | (2.577) | (2.577) | 4.375 | (2.683) | (2.577) | (2.577) | 3.875 | (1.481) | (1.481) | (1.419) |
| 4.500 | (3.198) | (3.092) | (3.092) | 4.500 | (3.198) | (3.092) | (3.092) | 4.000 | (1.907) | (1.907) | (1.845) |
| 4.625 | (3.634) | (3.527) | (3.527) | 4.625 | (3.634) | (3.527) | (3.527) | 4.125 | (2.337) | (2.337) | (2.275) |
| 4.750 | (4.001) | (3.938) | (3.813) | 4.750 | (4.001) | (3.938) | (3.813) | 4.250 | (2.750) | (2.750) | (2.687) |
| 4.875 | (3.652) | (3.501) | (3.501) | 4.875 | (3.652) | (3.501) | (3.501) | | | | |
| 5.000 | (4.101) | (3.950) | (3.950) | 5.000 | (4.101) | (3.950) | (3.950) | | | | |
| 5.125 | (4.468) | (4.317) | (4.317) | 5.125 | (4.468) | (4.317) | (4.317) | | | | |
| 5.250 | (4.537) | (4.444) | (4.319) | 5.250 | (4.537) | (4.444) | (4.319) | | | | |
| 5.375 | (4.231) | (4.030) | (4.030) | 5.375 | (4.231) | (4.030) | (4.030) | | | | |
| 5.500 | (4.661) | (4.460) | (4.460) | 5.500 | (4.661) | (4.460) | (4.460) | | | | |

| 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 | (0.330) | (0.330) | (0.267) | 3.750 | (0.330) | (0.330) | (0.267) | 3.250 | 8.198 | 8.277 | 8.277 |
| 3.875 | (0.943) | (0.870) | (0.870) | 3.875 | (0.943) | (0.870) | (0.870) | 3.375 | 8.198 | 8.277 | 8.277 |
| 4.000 | (1.520) | (1.445) | (1.445) | 4.000 | (1.520) | (1.445) | (1.445) | 3.500 | (0.269) | (0.269) | (0.191) |
| 4.125 | (2.020) | (1.945) | (1.945) | 4.125 | (2.020) | (1.945) | (1.945) | 3.625 | (0.707) | (0.707) | (0.629) |
| 4.250 | (2.388) | (2.373) | (2.294) | 4.250 | (2.388) | (2.373) | (2.294) | 3.750 | (1.147) | (1.147) | (1.069) |
| 4.375 | (2.683) | (2.577) | (2.577) | 4.375 | (2.683) | (2.577) | (2.577) | 3.875 | (1.481) | (1.481) | (1.419) |
| 4.500 | (3.198) | (3.092) | (3.092) | 4.500 | (3.198) | (3.092) | (3.092) | 4.000 | (1.907) | (1.907) | (1.845) |
| 4.625 | (3.634) | (3.527) | (3.527) | 4.625 | (3.634) | (3.527) | (3.527) | 4.125 | (2.337) | (2.337) | (2.275) |
| 4.750 | (4.001) | (3.938) | (3.813) | 4.750 | (4.001) | (3.938) | (3.813) | 4.250 | (2.750) | (2.750) | (2.687) |
| 4.875 | (3.652) | (3.501) | (3.501) | 4.875 | (3.652) | (3.501) | (3.501) | | | | |
| 5.000 | (4.101) | (3.950) | (3.950) | 5.000 | (4.101) | (3.950) | (3.950) | | | | |
| 5.125 | (4.468) | (4.317) | (4.317) | 5.125 | (4.468) | (4.317) | (4.317) | | | | |
| 5.250 | (4.537) | (4.444) | (4.319) | 5.250 | (4.537) | (4.444) | (4.319) | | | | |
| 5.375 | (4.231) | (4.030) | (4.030) | 5.375 | (4.231) | (4.030) | (4.030) | | | | |
| 5.500 | (4.661) | (4.460) | (4.460) | 5.500 | (4.661) | (4.460) | (4.460) | | | | |

| 8033-99 FHA High Bal 30 Year Fixed | | | | 8333-99 FHA High Balance 15 Year Fixed | | | | 6033-99 VA High Bal 30 Year Fixed | | | |
|------------------------------------|---------|---------|---------|--|---------|---------|---------|-----------------------------------|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day |
| 3.875 | 0.854 | 0.870 | 0.948 | 3.500 | 0.254 | 0.332 | 0.332 | 3.875 | 0.854 | 0.870 | 0.948 |
| 4.000 | 0.309 | 0.325 | 0.403 | 3.625 | (0.192) | (0.114) | (0.114) | 4.000 | 0.309 | 0.325 | 0.403 |
| 4.125 | (0.232) | (0.216) | (0.138) | 3.750 | (0.167) | (0.104) | (0.104) | 4.125 | (0.232) | (0.216) | (0.138) |
| 4.250 | (0.761) | (0.745) | (0.667) | 3.875 | (0.660) | (0.597) | (0.597) | 4.250 | (0.761) | (0.745) | (0.667) |
| 4.375 | (0.696) | (0.633) | (0.508) | 4.000 | (1.136) | (1.073) | (1.073) | 4.375 | (0.696) | (0.633) | (0.508) |
| 4.500 | (1.211) | (1.148) | (1.023) | 4.125 | (1.544) | (1.481) | (1.481) | 4.500 | (1.211) | (1.148) | (1.023) |
| 4.625 | (1.703) | (1.641) | (1.516) | 4.250 | (1.312) | (1.234) | (1.234) | 4.625 | (1.703) | (1.641) | (1.516) |
| 4.750 | (2.186) | (2.123) | (1.998) | | | | | 4.750 | (2.186) | (2.123) | (1.998) |
| 4.875 | (1.275) | (1.181) | (1.056) | | | | | 4.875 | (1.275) | (1.181) | (1.056) |
| 5.000 | (1.653) | (1.559) | (1.434) | | | | | 5.000 | (1.653) | (1.559) | (1.434) |
| 5.125 | (2.006) | (1.912) | (1.787) | | | | | 5.125 | (2.006) | (1.912) | (1.787) |
| 5.250 | (2.410) | (2.316) | (2.191) | | | | | 5.250 | (2.410) | (2.316) | (2.191) |

| 7000-99 USDA / GRH 30 Year Fixed | | | |
|----------------------------------|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 Day |
| 3.625 | 9.089 | 9.136 | 9.136 |
| 3.750 | (0.330) | (0.330) | (0.267) |
| 3.875 | (0.943) | (0.870) | (0.870) |
| 4.000 | (1.520) | (1.445) | (1.445) |
| 4.125 | (2.020) | (1.945) | (1.945) |
| 4.250 | (2.388) | (2.373) | (2.294) |
| 4.375 | (2.683) | (2.577) | (2.577) |
| 4.500 | (3.198) | (3.092) | (3.092) |
| 4.625 | (3.634) | (3.527) | (3.527) |
| 4.750 | (4.001) | (3.938) | (3.813) |
| 4.875 | (3.652) | (3.501) | (3.501) |
| 5.000 | (4.101) | (3.950) | (3.950) |
| 5.125 | (4.468) | (4.317) | (4.317) |
| 5.250 | (4.537) | (4.444) | (4.319) |
| 5.375 | (4.231) | (4.030) | (4.030) |

| 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 > \$726,525 | FHA/VA 0.250 |
| Manual Underwrite w/FICO >=640 | FHA/VA | 0.375 | 2-4 Units | FHA/VA 0.000 |
| Manual Underwrite w/FICO <640 | FHA/VA | 0.750 | Streamline All LTV ranges (includes HB) | FHA/VA 0.250 |

Choice USDA Price Adjustments

| | | | | |
|-----------------|-------|-------------------------|---|-------|
| Fico 620 to 639 | 2.000 | Lock Ext | ** Loan amount adjustments to Total loan amount | |
| Fico 640 to 659 | 1.500 | 7 day | Loan Amount 60,000 - 75,000 | 1.000 |
| Fico 660 to 679 | 0.750 | 10 day | Loan Amount 75,001 - 100,000 | 0.250 |
| Fico 680 to 699 | 0.250 | 15 day | Loan Amount 150,001 - 200,000 | 0.000 |
| Fico 700 to 719 | 0.125 | Relock Fee | Loan Amount > 200,000 | 0.000 |
| Fico 720 + | 0.000 | Lock Ext per diem 0.025 | | |

| | | | | |
|---------------------------|-------|--|--|----------------|
| 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

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

| 8000-05 FHA 30 Year Fixed | | | | 8200-05 FHA 20 Year Fixed | | | | 8300-05 FHA 15 Year Fixed | | | |
|---------------------------|---------|---------|---------|---------------------------|---------|---------|---------|---------------------------|---------|---------|---------|
| 8100-05 FHA 25 Year Fixed | | | | | | | | | | | |
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day |
| 3.750 | (0.302) | (0.302) | (0.224) | 3.750 | (0.302) | (0.302) | (0.224) | 3.250 | 0.731 | 0.794 | 0.809 |
| 3.875 | (0.880) | (0.880) | (0.802) | 3.875 | (0.880) | (0.880) | (0.802) | 3.375 | 0.261 | 0.324 | 0.339 |
| 4.000 | (1.432) | (1.432) | (1.354) | 4.000 | (1.432) | (1.432) | (1.354) | 3.500 | (0.195) | (0.133) | (0.117) |
| 4.125 | (1.957) | (1.957) | (1.879) | 4.125 | (1.957) | (1.957) | (1.879) | 3.625 | (0.637) | (0.574) | (0.558) |
| 4.250 | (2.084) | (2.052) | (1.927) | 4.250 | (2.084) | (2.052) | (1.927) | 3.750 | (0.947) | (0.884) | (0.884) |
| 4.375 | (2.606) | (2.575) | (2.450) | 4.375 | (2.606) | (2.575) | (2.450) | 3.875 | (1.385) | (1.323) | (1.323) |
| 4.500 | (3.100) | (3.068) | (2.943) | 4.500 | (3.100) | (3.068) | (2.943) | 4.000 | (1.806) | (1.744) | (1.744) |
| 4.625 | (3.562) | (3.531) | (3.406) | 4.625 | (3.562) | (3.531) | (3.406) | 4.125 | (2.209) | (2.146) | (2.146) |
| 4.750 | (3.108) | (3.045) | (2.889) | 4.750 | (3.108) | (3.045) | (2.889) | 4.250 | (2.084) | (2.006) | (1.959) |
| 4.875 | (3.569) | (3.506) | (3.350) | 4.875 | (3.569) | (3.506) | (3.350) | 4.375 | (2.485) | (2.407) | (2.360) |
| 5.000 | (3.998) | (3.936) | (3.779) | 5.000 | (3.998) | (3.936) | (3.779) | 4.500 | (2.866) | (2.788) | (2.741) |
| 5.125 | (4.395) | (4.332) | (4.176) | 5.125 | (4.395) | (4.332) | (4.176) | 4.625 | (3.227) | (3.149) | (3.102) |
| 5.250 | (3.673) | (3.641) | (3.516) | 5.250 | (3.673) | (3.641) | (3.516) | 4.750 | (0.200) | (0.075) | 0.019 |
| 5.375 | (4.069) | (4.037) | (3.912) | 5.375 | (4.069) | (4.037) | (3.912) | 4.875 | (0.559) | (0.434) | (0.340) |
| 5.500 | (4.432) | (4.401) | (4.276) | 5.500 | (4.432) | (4.401) | (4.276) | 5.000 | (0.898) | (0.773) | (0.679) |

| 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 | (0.302) | (0.302) | (0.224) | 3.750 | (0.302) | (0.302) | (0.224) | 3.250 | 0.731 | 0.794 | 0.809 |
| 3.875 | (0.880) | (0.880) | (0.802) | 3.875 | (0.880) | (0.880) | (0.802) | 3.375 | 0.261 | 0.324 | 0.339 |
| 4.000 | (1.432) | (1.432) | (1.354) | 4.000 | (1.432) | (1.432) | (1.354) | 3.500 | (0.195) | (0.133) | (0.117) |
| 4.125 | (1.957) | (1.957) | (1.879) | 4.125 | (1.957) | (1.957) | (1.879) | 3.625 | (0.637) | (0.574) | (0.558) |
| 4.250 | (2.084) | (2.052) | (1.927) | 4.250 | (2.084) | (2.052) | (1.927) | 3.750 | (0.947) | (0.884) | (0.884) |
| 4.375 | (2.606) | (2.575) | (2.450) | 4.375 | (2.606) | (2.575) | (2.450) | 3.875 | (1.385) | (1.323) | (1.323) |
| 4.500 | (3.100) | (3.068) | (2.943) | 4.500 | (3.100) | (3.068) | (2.943) | 4.000 | (1.806) | (1.744) | (1.744) |
| 4.625 | (3.562) | (3.531) | (3.406) | 4.625 | (3.562) | (3.531) | (3.406) | 4.125 | (2.209) | (2.146) | (2.146) |
| 4.750 | (3.108) | (3.045) | (2.889) | 4.750 | (3.108) | (3.045) | (2.889) | 4.250 | (2.084) | (2.006) | (1.959) |
| 4.875 | (3.569) | (3.506) | (3.350) | 4.875 | (3.569) | (3.506) | (3.350) | 4.375 | (2.485) | (2.407) | (2.360) |
| 5.000 | (3.998) | (3.936) | (3.779) | 5.000 | (3.998) | (3.936) | (3.779) | 4.500 | (2.866) | (2.788) | (2.741) |
| 5.125 | (4.395) | (4.332) | (4.176) | 5.125 | (4.395) | (4.332) | (4.176) | 4.625 | (3.227) | (3.149) | (3.102) |
| 5.250 | (3.673) | (3.641) | (3.516) | 5.250 | (3.673) | (3.641) | (3.516) | 4.750 | (0.200) | (0.075) | 0.019 |
| 5.375 | (4.069) | (4.037) | (3.912) | 5.375 | (4.069) | (4.037) | (3.912) | 4.875 | (0.559) | (0.434) | (0.340) |
| 5.500 | (4.432) | (4.401) | (4.276) | 5.500 | (4.432) | (4.401) | (4.276) | 5.000 | (0.898) | (0.773) | (0.679) |
| 5.625 | (4.763) | (4.732) | (4.607) | 5.625 | (4.763) | (4.732) | (4.607) | 5.125 | (1.215) | (1.090) | (0.996) |

| 8033-05 FHA High Bal 30 Year Fixed | | | | 8333-05 FHA High Balance 15 Year Fixed | | | | 6033-05 VA High Bal 30 Year Fixed | | | |
|------------------------------------|---------|---------|---------|--|---------|---------|---------|-----------------------------------|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day |
| 3.750 | 0.783 | 0.783 | 0.861 | 3.250 | 1.351 | 1.414 | 1.429 | 3.750 | 0.783 | 0.783 | 0.861 |
| 3.875 | 0.205 | 0.283 | 0.283 | 3.375 | 0.881 | 0.944 | 0.959 | 3.875 | 0.205 | 0.205 | 0.283 |
| 4.000 | (0.347) | (0.347) | (0.269) | 3.500 | 0.425 | 0.487 | 0.503 | 4.000 | (0.347) | (0.347) | (0.269) |
| 4.125 | (0.872) | (0.872) | (0.794) | 3.625 | (0.017) | 0.046 | 0.062 | 4.125 | (0.872) | (0.872) | (0.794) |
| 4.250 | (0.999) | (0.967) | (0.842) | 3.750 | (0.327) | (0.264) | (0.264) | 4.250 | (0.999) | (0.967) | (0.842) |
| 4.375 | (1.521) | (1.490) | (1.365) | 3.875 | (0.765) | (0.703) | (0.703) | 4.375 | (1.521) | (1.490) | (1.365) |
| 4.500 | (2.015) | (1.983) | (1.858) | 4.000 | (1.186) | (1.124) | (1.124) | 4.500 | (2.015) | (1.983) | (1.858) |
| 4.625 | (2.477) | (2.446) | (2.321) | 4.125 | (1.589) | (1.526) | (1.526) | 4.625 | (2.477) | (2.446) | (2.321) |
| 4.750 | (1.773) | (1.710) | (1.554) | 4.250 | (1.464) | (1.386) | (1.339) | 4.750 | (1.773) | (1.710) | (1.554) |
| 4.875 | (2.234) | (2.171) | (2.015) | 4.375 | (1.865) | (1.787) | (1.740) | 4.875 | (2.234) | (2.171) | (2.015) |
| 5.000 | (2.663) | (2.601) | (2.444) | 4.500 | (2.246) | (2.168) | (2.121) | 5.000 | (2.663) | (2.601) | (2.444) |
| 5.125 | (3.060) | (2.997) | (2.841) | 4.625 | (2.607) | (2.529) | (2.482) | 5.125 | (3.060) | (2.997) | (2.841) |

| 7000-05 USDA / GRH 30 Year Fixed | | | | Streamline/IRRRL Codes | | | |
|----------------------------------|---------|---------|---------|------------------------|-------------------------------|--|--|
| Rate | 15 Day | 30 Day | 45 Day | | | | |
| 3.750 | (0.302) | (0.302) | (0.224) | 8037-05 | 30 Year Fixed Streamline | | |
| 3.875 | (0.880) | (0.880) | (0.802) | 8137-05 | 25 Year Fixed Streamline | | |
| 4.000 | (1.432) | (1.432) | (1.354) | 8237-05 | 20 Year Fixed Streamline | | |
| 4.125 | (1.957) | (1.957) | (1.879) | 8337-05 | 15 Year Fixed Streamline | | |
| 4.250 | (2.084) | (2.052) | (1.927) | 8038-05 | 30 Year Fixed HB Streamline | | |
| 4.375 | (2.606) | (2.575) | (2.450) | 8338-05 | 15 Year Fixed HB Streamline | | |
| 4.500 | (3.100) | (3.068) | (2.943) | 6037-05 | VA 30 Year IRRRL | | |
| 4.625 | (3.562) | (3.531) | (3.406) | 6137-05 | VA 25 Year IRRRL | | |
| 4.750 | (3.108) | (3.045) | (2.889) | 6237-05 | VA 20 Year IRRRL | | |
| 4.875 | (3.569) | (3.506) | (3.350) | 6337-05 | VA 15 Year IRRRL | | |
| 5.000 | (3.998) | (3.936) | (3.779) | 6038-05 | VA 30 Year High Balance IRRRL | | |
| 5.125 | (4.395) | (4.332) | (4.176) | 6333-05 | VA 15 Year High Balance | | |
| 5.250 | (3.673) | (3.641) | (3.516) | | | | |
| 5.375 | (4.069) | (4.037) | (3.912) | | | | |
| 5.500 | (4.432) | (4.401) | (4.276) | | | | |

Select Government Price Adjustments

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

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

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

| | |
|-----------------------|------------|
| WesLend FHA Lender ID | 2323400005 |
| WesLend VA Lender ID | 9026880000 |

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

GOVERNMENT MANUFACTURED HOMES, ARMs, FIRST ADVANTAGE & DPA

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

| 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 | 1.289 | 1.352 | 1.352 | 3.750 | 0.184 | 0.246 | 0.246 | 2.750 | 3.596 | 3.876 | 4.001 | | | | |
| 3.875 | 0.885 | 0.948 | 0.948 | 3.875 | 0.006 | 0.068 | 0.068 | 2.875 | 3.188 | 3.468 | 3.593 | | | | |
| 4.000 | 0.498 | 0.547 | 0.560 | 4.000 | (0.509) | (0.447) | (0.447) | 3.000 | 2.805 | 3.085 | 3.210 | | | | |
| 4.125 | (0.009) | 0.006 | 0.084 | 4.125 | (0.808) | (0.745) | (0.745) | 3.125 | 2.429 | 2.709 | 2.834 | | | | |
| 4.250 | (0.538) | (0.522) | (0.444) | 4.250 | (1.094) | (1.032) | (1.032) | 3.250 | 1.812 | 2.092 | 2.217 | | | | |
| 4.375 | (0.892) | (0.814) | (0.814) | 4.375 | (1.180) | (1.102) | (1.102) | 3.375 | 1.423 | 1.703 | 1.828 | | | | |
| 4.500 | (1.211) | (1.133) | (1.133) | 4.500 | (1.619) | (1.541) | (1.541) | 3.500 | 0.525 | 0.805 | 0.930 | | | | |
| 4.625 | (1.668) | (1.606) | (1.481) | 4.625 | (1.920) | (1.842) | (1.842) | 3.625 | 0.081 | 0.361 | 0.486 | | | | |
| 4.750 | (2.151) | (2.088) | (1.963) | 4.750 | (2.219) | (2.141) | (2.141) | 3.750 | (0.366) | (0.086) | 0.039 | | | | |
| 4.875 | (1.856) | (1.762) | (1.762) | | | | | 3.875 | (0.649) | (0.369) | (0.244) | | | | |
| 5.000 | (2.157) | (2.063) | (2.063) | | | | | 4.000 | (1.082) | (0.802) | (0.677) | | | | |
| 5.125 | (2.437) | (2.343) | (2.343) | | | | | 4.125 | (1.518) | (1.238) | (1.113) | | | | |
| 5.250 | (2.688) | (2.594) | (2.578) | | | | | 4.250 | (1.937) | (1.657) | (1.532) | | | | |
| 5.375 | (2.364) | (2.255) | (2.255) | | | | | | | | | | | | |
| 5.500 | (2.597) | (2.487) | (2.487) | | | | | | | | | | | | |
| 5.625 | (2.839) | (2.776) | (2.701) | | | | | | | | | | | | |
| 5.750 | (3.186) | (3.124) | (2.999) | | | | | | | | | | | | |
| 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 | 1.289 | 1.352 | 1.352 | 3.750 | 0.184 | 0.246 | 0.246 | | | | | | | | |
| 3.875 | 0.885 | 0.948 | 0.948 | 3.875 | 0.006 | 0.068 | 0.068 | | | | | | | | |
| 4.000 | 0.498 | 0.547 | 0.560 | 4.000 | (0.509) | (0.447) | (0.447) | | | | | | | | |
| 4.125 | (0.009) | 0.006 | 0.084 | 4.125 | (0.808) | (0.745) | (0.745) | | | | | | | | |
| 4.250 | (0.538) | (0.522) | (0.444) | 4.250 | (1.094) | (1.032) | (1.032) | | | | | | | | |
| 4.375 | (0.892) | (0.814) | (0.814) | 4.375 | (1.180) | (1.102) | (1.102) | | | | | | | | |
| 4.500 | (1.211) | (1.133) | (1.133) | 4.500 | (1.619) | (1.541) | (1.541) | | | | | | | | |
| 4.625 | (1.668) | (1.606) | (1.481) | 4.625 | (1.920) | (1.842) | (1.842) | | | | | | | | |
| 4.750 | (2.151) | (2.088) | (1.963) | 4.750 | (2.219) | (2.141) | (2.141) | | | | | | | | |
| 4.875 | (1.856) | (1.762) | (1.762) | | | | | | | | | | | | |
| 5.000 | (2.157) | (2.063) | (2.063) | | | | | | | | | | | | |
| 5.125 | (2.437) | (2.343) | (2.343) | | | | | | | | | | | | |
| 5.250 | (2.688) | (2.594) | (2.578) | | | | | | | | | | | | |
| 5.375 | (2.364) | (2.255) | (2.255) | | | | | | | | | | | | |
| 5.500 | (2.597) | (2.487) | (2.487) | | | | | | | | | | | | |
| 5.625 | (2.839) | (2.776) | (2.701) | | | | | | | | | | | | |
| 5.750 | (3.186) | (3.124) | (2.999) | | | | | | | | | | | | |
| 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 | 1.973 | 2.020 | 2.020 | 3.875 | 1.204 | 1.267 | 1.267 | 3.500 | 1.973 | 2.020 | 2.020 | | | | |
| 3.625 | 1.566 | 1.613 | 1.613 | 4.000 | 0.839 | 0.902 | 0.902 | 3.625 | 1.566 | 1.613 | 1.613 | | | | |
| 3.750 | 0.589 | 0.652 | 0.652 | 4.125 | 0.505 | 0.568 | 0.568 | 3.750 | 0.589 | 0.652 | 0.652 | | | | |
| 3.875 | 0.185 | 0.248 | 0.248 | 4.250 | (0.097) | (0.019) | (0.019) | 3.875 | 0.185 | 0.248 | 0.248 | | | | |
| 4.000 | (0.202) | (0.140) | (0.140) | 4.375 | (0.436) | (0.358) | (0.358) | 4.000 | (0.202) | (0.140) | (0.140) | | | | |
| 4.125 | (0.587) | (0.525) | (0.525) | 4.500 | (0.762) | (0.684) | (0.684) | 4.125 | (0.587) | (0.525) | (0.525) | | | | |
| 4.250 | (1.219) | (1.141) | (1.141) | 4.625 | (1.067) | (0.989) | (0.989) | 4.250 | (1.219) | (1.141) | (1.141) | | | | |
| 4.375 | (1.592) | (1.514) | (1.514) | 4.750 | (1.347) | (1.269) | (1.269) | 4.375 | (1.592) | (1.514) | (1.514) | | | | |
| 4.500 | (1.911) | (1.833) | (1.833) | 4.875 | (0.913) | (0.819) | (0.819) | 4.500 | (1.911) | (1.833) | (1.833) | | | | |
| 4.625 | (2.240) | (2.161) | (2.161) | 5.000 | (1.195) | (1.101) | (1.101) | 4.625 | (2.240) | (2.161) | (2.161) | | | | |
| 4.750 | (2.543) | (2.464) | (2.464) | 5.125 | (1.461) | (1.368) | (1.368) | 4.750 | (2.543) | (2.464) | (2.464) | | | | |
| 4.875 | (2.556) | (2.462) | (2.462) | 5.250 | (1.683) | (1.589) | (1.589) | 4.875 | (2.556) | (2.462) | (2.462) | | | | |
| 5.000 | (2.857) | (2.763) | (2.763) | | | | | 5.000 | (2.857) | (2.763) | (2.763) | | | | |
| 5.125 | (3.137) | (3.043) | (3.043) | | | | | 5.125 | (3.137) | (3.043) | (3.043) | | | | |
| 5.250 | (3.372) | (3.278) | (3.278) | | | | | 5.250 | (3.372) | (3.278) | (3.278) | | | | |
| 5.375 | (3.064) | (2.955) | (2.955) | | | | | 5.375 | (3.064) | (2.955) | (2.955) | | | | |
| 5.500 | (3.297) | (3.187) | (3.187) | | | | | 5.500 | (3.297) | (3.187) | (3.187) | | | | |
| 6052-00 VA First Advantage High Bal 30 | | | | Government Price Adjustments | | | | | | | | | | | |
| Rate | 15 Day | 30 Day | 45 Day | Fico 580 - 599 | | | | FHA/VA | | | | 2.750 | | | |
| | | | | Fico 600 - 619 | | | | FHA/VA | | | | 2.250 | | | |
| | | | | Fico 620 - 639 | | | | FHA/VA/USDA | | | | 1.250 | | | |
| | | | | Fico 640- 659 | | | | FHA/VA/USDA | | | | 0.250 | | | |
| | | | | Fico 660- 679 | | | | FHA/VA/USDA | | | | 0.000 | | | |
| | | | | Fico 680 - 699 | | | | FHA/VA/USDA | | | | 0.000 | | | |
| ** Loan amount adjustments to Total loan amount | | | | | | | | | | | | | | | |
| | | | | Loan Amounts \$60,001 - \$75,000 | | | | FHA/VA/USDA | | | | 0.500 | | | |
| | | | | Loan Amounts \$75,001 - \$100,000 | | | | FHA/VA/USDA | | | | 0.250 | | | |
| | | | | Loan Amounts \$100,001 - \$125,000 | | | | FHA/VA/USDA | | | | 0.125 | | | |
| | | | | Loan Amounts \$125,001 - \$299,999 | | | | FHA/VA/USDA | | | | 0.000 | | | |
| | | | | Loan Amounts \$300,000 - \$484,350 | | | | FHA/VA/USDA | | | | 0.000 | | | |
| | | | | Loan Amounts > \$726,525 | | | | 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

**** Pricing is Borrower Paid. To view your contracted Lender-Paid Compensation rates and pricing, please use Pricer feature @ 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 | (0.040) | 0.006 | 0.054 | 4.250 | (0.452) | (0.411) | (0.355) |
| 4.375 | (0.537) | (0.490) | (0.442) | 4.375 | (0.903) | (0.862) | (0.811) |
| 4.500 | (0.988) | (0.941) | (0.894) | 4.500 | (1.431) | (1.389) | (1.346) |
| 4.625 | (1.357) | (1.310) | (1.262) | 4.625 | (1.876) | (1.817) | (1.754) |
| 4.750 | (2.002) | (1.947) | (1.891) | 4.750 | (2.388) | (2.328) | (2.272) |
| 4.875 | (2.579) | (2.524) | (2.468) | 4.875 | (2.875) | (2.815) | (2.770) |
| 5.000 | (2.929) | (2.874) | (2.818) | 5.000 | (3.240) | (3.180) | (3.149) |
| 5.125 | (3.236) | (3.181) | (3.125) | 5.125 | (3.417) | (3.338) | (3.285) |
| 5.250 | (3.467) | (3.412) | (3.356) | 5.250 | (3.845) | (3.766) | (3.719) |
| 5.375 | (3.862) | (3.808) | (3.752) | 5.375 | (4.164) | (4.085) | (4.041) |
| 5.500 | (4.171) | (4.116) | (4.060) | | | | |

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

** Pricing is Borrower Paid. To view your contracted Lender-Paid Compensation rates and pricing, please use Pricer feature @ 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 | 0.407 | 0.532 | 3.875 | (0.268) | (0.143) | 3.625 | (0.405) | (0.280) | 3.500 | 0.095 | 0.220 |
| 4.125 | (0.218) | (0.093) | 4.000 | (0.616) | (0.518) | 3.750 | (0.905) | (0.780) | 3.625 | (0.280) | (0.155) |
| 4.250 | (0.718) | (0.593) | 4.125 | (1.116) | (1.018) | 3.875 | (1.280) | (1.155) | 3.750 | (0.780) | (0.655) |
| 4.375 | (1.343) | (1.218) | 4.250 | (1.491) | (1.393) | 4.000 | (1.655) | (1.530) | 3.875 | (1.155) | (1.030) |
| 4.500 | (1.718) | (1.593) | 4.375 | (1.866) | (1.768) | 4.125 | (2.030) | (1.905) | 4.000 | (1.530) | (1.405) |
| 4.625 | (2.218) | (2.093) | 4.500 | (2.241) | (2.143) | 4.250 | (2.405) | (2.280) | 4.125 | (1.905) | (1.780) |
| 4.750 | (2.593) | (2.468) | 4.625 | (2.616) | (2.518) | 4.375 | (2.780) | (2.655) | 4.250 | (2.280) | (2.155) |
| 4.875 | (3.093) | (2.968) | 4.750 | (2.991) | (2.893) | 4.500 | (3.155) | (3.030) | 4.375 | (2.655) | (2.530) |
| 5.000 | (3.468) | (3.343) | 4.875 | (3.366) | (3.268) | 4.625 | (3.405) | (3.280) | 4.500 | (3.030) | (2.905) |
| 5.125 | (3.843) | (3.718) | 5.000 | (3.616) | (3.518) | 4.750 | (3.655) | (3.530) | 4.625 | (3.280) | (3.155) |
| 5.250 | (4.218) | (4.093) | 5.125 | (3.866) | (3.768) | 4.875 | (3.905) | (3.780) | 4.750 | #N/A | #N/A |
| 5.375 | (4.593) | (4.468) | 5.250 | (4.116) | (4.018) | 5.000 | (4.155) | (4.030) | 4.875 | #N/A | #N/A |
| 5.500 | #VALUE! | #VALUE! | 5.375 | #N/A | #N/A | 5.125 | #VALUE! | #VALUE! | 5.000 | #VALUE! | #VALUE! |
| 5.625 | #VALUE! | #VALUE! | 5.500 | #N/A | #N/A | 5.250 | #VALUE! | #VALUE! | 5.125 | #VALUE! | #VALUE! |
| 5.750 | #VALUE! | #VALUE! | | | | | | | | | |

Margin: 2.25 Caps: 2/2/5

| 3919-05 NC 10-1 Reduced Rate | | | Loan Level Price Adjustments | | | | Adjustment to 45 day price | | |
|-------------------------------|---------|---------|--|------------|------------|------------|----------------------------|----------------------|--------|
| 3900-05 Add 0.250 to the rate | | | <=60 | 60.01 - 65 | 65.01 - 70 | 70.01 - 75 | 75.01 - 80 | | |
| Rate | 30 Day | 45 Day | | | | | | | |
| 3.750 | 0.188 | 0.313 | 780-799 | -0.750 | -0.625 | -0.375 | -0.125 | 15 Day Lock Term | -0.125 |
| 3.875 | (0.284) | (0.187) | 760-779 | -0.500 | -0.375 | -0.125 | 0.250 | 60 Day Lock Term | 0.250 |
| 4.000 | (0.659) | (0.562) | 740-759 | -0.250 | -0.125 | 0.125 | 0.625 | Lock Extension Fees: | |
| 4.125 | (1.160) | (1.062) | 720-739 | 0.000 | 0.250 | 0.500 | 1.000 | 15 DAY | 0.375 |
| 4.250 | (1.535) | (1.437) | 700-719 | 0.125 | 0.625 | 0.875 | 1.375 | Max Lender Credit: | -2.150 |
| 4.375 | (1.910) | (1.812) | | | | | | | |
| 4.500 | (2.285) | (2.187) | | | | | | | |
| 4.625 | (2.660) | (2.562) | Loan Amount > \$453,100 and <= \$679,650 | | | | 0.000 | | |
| 4.750 | (3.035) | (2.937) | Loan Amount >=\$1,000,000 | | | | -0.125 | | |
| 4.875 | (3.410) | (3.312) | Cash-out Refinance LTV <=50% | | | | 0.125 | | |
| 5.000 | #N/A | #N/A | Cash-out Refinance LTV > 50% <=60% | | | | 0.250 | | |
| 5.125 | #N/A | #N/A | Cash-out Refinance LTV > 60% | | | | 0.375 | | |
| 5.250 | #VALUE! | #VALUE! | Refinance Fixed 30 & 20 | | | | 0.250 | | |
| 5.375 | #VALUE! | #VALUE! | Refinance Arms | | | | 0.250 | | |
| | | | 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 | | |

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

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

WesLend Jumbo

| 3000-21 Jumbo 30 Year Fixed | | | | 3300-21 Jumbo 15 Year Fixed | | | | 3700-21 Jumbo 5/1 ARM | | | |
|-----------------------------|---------|---------|---------|-----------------------------|---------|---------|---------|-----------------------|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day |
| 4.500 | 1.160 | 1.285 | 1.410 | 3.750 | 1.573 | 1.698 | 1.823 | 3.625 | 0.984 | 1.109 | 1.234 |
| 4.625 | 0.661 | 0.786 | 0.911 | 3.875 | 1.201 | 1.326 | 1.451 | 3.750 | 0.615 | 0.740 | 0.865 |
| 4.750 | 0.211 | 0.336 | 0.461 | 4.000 | 0.866 | 0.991 | 1.116 | 3.875 | 0.264 | 0.389 | 0.514 |
| 4.875 | (0.047) | 0.078 | 0.203 | 4.125 | 0.350 | 0.475 | 0.600 | 4.000 | (0.002) | 0.123 | 0.248 |
| 5.000 | (0.501) | (0.376) | (0.251) | 4.250 | 0.099 | 0.224 | 0.349 | 4.125 | (0.278) | (0.153) | (0.028) |
| 5.125 | (0.874) | (0.749) | (0.624) | 4.375 | (0.129) | (0.004) | 0.121 | 4.250 | (0.571) | (0.446) | (0.321) |
| 5.250 | (1.154) | (1.029) | (0.904) | 4.500 | (0.336) | (0.211) | (0.086) | 4.375 | (0.846) | (0.721) | (0.596) |
| 5.375 | (1.390) | (1.265) | (1.140) | 4.625 | (0.525) | (0.400) | (0.275) | 4.500 | (1.109) | (0.984) | (0.859) |
| 5.500 | (1.665) | (1.540) | (1.415) | 4.750 | (0.689) | (0.564) | (0.439) | 4.625 | (1.349) | (1.224) | (1.099) |
| 5.625 | (1.896) | (1.771) | (1.646) | 4.875 | (0.883) | (0.758) | (0.633) | 4.750 | (1.640) | (1.515) | (1.390) |
| 5.750 | (2.113) | (1.988) | (1.863) | 5.000 | (1.153) | (1.028) | (0.903) | | | | |

Margin: 2.250 Caps: 2/2/5

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

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

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

Weslend Non-QM

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

| 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

Weslend Non-QM II

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

| 9766-21 Fresh Start 5/1 ARM | | | Program Highlights | | | | 9266-21 Fresh Start 30 Year Fixed | | |
|--|---------|---------|--------------------|--|--|--|-----------------------------------|---------|---------|
| Rate | 30 day | 45 day | | | | | Rate | 30 day | 45 day |
| 7.375 | 1.141 | 1.204 | | | | | 7.750 | 1.502 | 1.565 |
| 7.500 | 0.909 | 0.971 | | | | | 7.875 | 1.292 | 1.355 |
| 7.625 | 0.636 | 0.699 | | | | | 8.000 | 1.082 | 1.145 |
| 7.750 | 0.360 | 0.422 | | | | | 8.125 | 0.872 | 0.935 |
| 7.875 | 0.063 | 0.125 | | | | | 8.250 | 0.662 | 0.725 |
| 8.000 | (0.258) | (0.195) | | | | | 8.375 | 0.452 | 0.515 |
| 8.125 | (0.491) | (0.428) | | | | | 8.500 | 0.242 | 0.305 |
| 8.250 | (0.724) | (0.662) | | | | | 8.625 | 0.032 | 0.095 |
| 8.375 | (0.957) | (0.895) | | | | | 8.750 | (0.178) | (0.115) |
| 8.500 | (1.191) | (1.128) | | | | | 8.875 | (0.388) | (0.325) |
| 8.625 | (1.424) | (1.362) | | | | | 9.000 | (0.598) | (0.535) |
| 8.750 | (1.658) | (1.596) | | | | | 9.125 | (0.848) | (0.785) |
| 8.875 | (1.892) | (1.830) | | | | | 9.250 | (1.098) | (1.035) |
| | | | | | | | 9.375 | (1.348) | (1.285) |
| | | | | | | | 9.500 | (1.598) | (1.535) |
| | | | | | | | 9.625 | (1.848) | (1.785) |
| Max Rebate: 102.25 Margin: 6.500 Caps:2/2/6 Index: 1 Year LIBOR | | | | | | | Max Rebate: 102.25 | | |

| LTV: Adjustments to Rate | 0-40 | 40.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | >85 |
|--------------------------|-------|----------|----------|----------|----------|----------|----------|-----|
| Second Home | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | n/a |
| cash out | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | n/a | n/a |
| 2-4 units | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | n/a |

| FICO: Adjustment to Rate | 0-40 | 40.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | >85 |
|--------------------------|---------|----------|----------|----------|----------|----------|----------|-----|
| 720+ FICO | (0.750) | (0.750) | (0.750) | (0.625) | (0.500) | (0.375) | 0.125 | n/a |
| 700-719 FICO | (0.625) | (0.625) | (0.625) | (0.500) | (0.375) | (0.250) | 0.250 | n/a |
| 680-699 FICO | (0.375) | (0.375) | (0.375) | (0.250) | (0.125) | 0.000 | 0.375 | n/a |
| 660-679 FICO | (0.250) | (0.250) | (0.250) | (0.125) | 0.000 | 0.125 | 0.500 | n/a |
| 640-659 FICO | 0.000 | 0.000 | 0.000 | 0.125 | 0.250 | 0.375 | 0.625 | n/a |
| 620-639 FICO | 0.250 | 0.250 | 0.250 | 0.375 | 0.500 | 0.625 | n/a | n/a |
| 600-619 FICO | 0.500 | 0.500 | 0.500 | 0.625 | n/a | n/a | n/a | n/a |
| 580-599 FICO | 0.750 | 0.750 | 0.750 | 0.875 | n/a | n/a | n/a | n/a |

| LTV: Adjustments to Price | 0-40 | 40.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | >85 |
|--|---------|----------|----------|----------|----------|----------|----------|-----|
| Total Loan Amount \$100,000 to \$199,999 | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | (0.500) | (0.500) | n/a |
| Total Loan Amount \$200,000 to \$349,999 | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | (0.250) | (1.000) | n/a |
| Total Loan Amount \$350,000 to \$449,999 | 1.000 | 1.000 | 1.000 | 0.750 | 0.750 | (0.250) | (1.000) | n/a |
| Total Loan Amount \$450,000 to \$599,999 | 1.000 | 1.000 | 1.000 | 0.750 | 0.750 | (0.250) | (1.000) | n/a |
| Total Loan Amount \$600,000 to \$849,999 | 1.000 | 1.000 | 1.000 | 0.750 | 0.750 | (0.250) | (1.000) | n/a |
| Total Loan Amount >= \$850,000 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | (0.250) | (1.000) | n/a |
| Refinance | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | (0.500) | n/a |
| Condo | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | (0.250) | n/a |