



Effective: 4/15/19 11:04 AM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

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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.
- Lender Fees Are Not Included In Pricing.

Wholesale 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
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other States	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

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)



Lock Desk Hours 8:00 am - 4:30 pm Pacific Time
Email: lockdesk@weslend.com
Phone: 877-945-4105 ext 3

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WesLend Conforming DU and LP																													
1000-99					1100-99					Conventional 25/30 Yr Fixed						1200-99					1300-99								
1001-99					1101-99											1201-99					1301-99								
Rate		15 Day		30 Day		45 Day		60 Day		Rate		15 Day		30 Day		45 Day		60 Day		Rate		15 Day		30 Day		45 Day		60 Day	
3.625	98.759	98.728	98.697	98.666	3.875	100.526	100.494	100.463	100.432	3.000	98.772	98.741	98.710	98.679															
3.750	99.449	99.418	99.387	99.356	4.000	101.589	101.558	101.527	101.495	3.125	99.283	99.251	99.220	99.189															
3.875	100.084	100.053	100.022	99.991	4.125	102.080	102.049	102.018	101.986	3.250	99.538	99.507	99.476	99.445															
4.000	101.217	101.186	101.155	101.123	4.250	102.615	102.584	102.553	102.521	3.375	99.933	99.902	99.871	99.840															
4.125	101.563	101.532	101.501	101.469	4.375	103.049	103.017	102.986	102.955	3.500	101.039	101.008	100.977	100.946															
4.250	102.174	102.143	102.112	102.080	4.500	103.354	103.323	103.291	103.260	3.625	101.507	101.476	101.445	101.413															
4.375	102.702	102.670	102.639	102.608	4.625	103.777	103.746	103.714	103.683	3.750	101.871	101.840	101.809	101.777															
4.500	103.183	103.152	103.120	103.089	4.750	104.195	104.164	104.132	104.101	3.875	102.372	102.341	102.310	102.278															
4.625	103.449	103.418	103.386	103.355	4.875	104.570	104.539	104.508	104.477	4.000	102.716	102.685	102.653	102.622															
4.750	103.738	103.707	103.675	103.644	5.000	104.907	104.876	104.845	104.813	4.125	103.153	103.122	103.091	103.060															
4.875	104.204	104.173	104.142	104.111	5.125	105.138	105.107	105.076	105.044	4.250	103.659	103.628	103.597	103.566															
5.000	104.563	104.532	104.501	104.469	5.250	105.458	105.427	105.396	105.364	4.375	104.094	104.063	104.032	104.001															
5.125	104.783	104.752	104.721	104.689	5.375	105.859	105.828	105.797	105.766	4.500	104.089	104.058	104.027	103.995															
5.250	105.204	105.173	105.142	105.110	5.500	106.033	106.002	105.971	105.940	4.625	104.169	104.137	104.106	104.075															
5.375	105.635	105.604	105.573	105.542	5.625	106.173	106.142	106.111	106.079	4.750	104.432	104.400	104.369	104.338															
5.500	105.811	105.780	105.749	105.718	5.750	106.375	106.343	106.312	106.281	4.875	104.682	104.650	104.619	104.588															
5.625	106.037	106.006	105.975	105.943	5.875					5.000	104.708	104.677	104.646	104.615															
5.750	106.213	106.182	106.151	106.119	6.000					5.125	104.800	104.768	104.737	104.706															
6.000					6.125					5.250	106.235	106.204	106.173	106.141															
					6.250					5.375																			
1400-99					1008-05					1308-05																			
1401-99					1007-05					1307-05																			
Rate		15 Day		30 Day		45 Day		60 Day		Rate		15 Day		30 Day		45 Day		60 Day											
3.250	99.559	99.528	99.497	99.465	3.625	99.159	99.064	99.005	98.752	3.250	99.669	99.596	99.560	99.485															
3.375	99.992	99.961	99.930	99.898	3.750	99.856	99.766	99.701	99.454	3.375	100.081	100.014	99.973	99.904															
3.500	101.016	100.985	100.954	100.923	3.875	100.512	100.428	100.359	100.117	3.500	100.346	100.285	100.238	100.206															
3.625	101.484	101.453	101.422	101.390	4.000	101.067	100.989	100.914	100.677	3.625	100.745	100.754	100.702	100.675															
3.750	102.078	102.047	102.016	101.984	4.125	101.555	101.482	101.402	101.171	3.750	101.231	101.245	101.188	101.166															
3.875	102.366	102.335	102.304	102.272	4.250	101.653	101.616	101.531	101.308	3.875	101.613	101.633	101.571	101.554															
4.000	102.600	102.569	102.537	102.506	4.375	102.202	102.171	102.081	101.862	4.000	101.883	101.908	101.841	101.829															
4.125	103.021	102.990	102.959	102.928	4.500	102.691	102.665	102.570	102.357	4.125	102.302	102.304	102.232	102.225															
4.250	103.527	103.496	103.465	103.434	4.625	103.162	103.143	103.042	102.834	4.250	102.833	102.841	102.763	102.762															
4.375	103.964	103.933	103.902	103.871	4.750	103.129	103.146	103.040	102.860	4.375	103.305	103.319	103.236	103.240															
4.500	103.957	103.926	103.895	103.863	4.875	103.621	103.644	103.532	103.358	4.500	103.500	103.520	103.432	103.441															
4.625	103.959	103.927	103.896	103.865	5.000	104.029	104.058	103.941	103.772	4.625	103.105	103.132	103.039	103.053															
4.750	104.222	104.190	104.159	104.128	5.125	104.402	104.436	104.314	104.150	4.750	103.529	103.562	103.464	103.483															
4.875	104.472	104.440	104.409	104.378	5.250	104.392	104.400	104.273	104.166	4.875	103.844	103.882	103.779	103.803															
5.000	104.498	104.467	104.436	104.405	5.375	104.804	104.817	104.685	104.584	5.000	104.067	104.111	104.003	104.032															
5.125	104.590	104.558	104.527	104.496	5.500	105.136	105.155	105.018	104.922	5.125	101.800	101.853	101.739	101.774															
5.250	106.025	105.994	105.963	105.931	5.625	105.394	105.419	105.277	105.186	5.250	102.427	102.488	102.369	102.409															
5.375					5.750	105.460	105.522	105.374	105.442	5.375	102.876	102.942	102.818	102.863															
5.500					5.875	105.801	105.868	105.715	105.787	5.500	103.333	103.405	103.275	103.326															
5.625					6.000	106.100	106.100	106.018	106.095	5.625	103.727	103.805	103.670	103.726															

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

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)									
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97	
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	

Conventional Adjusters		
\$60,000-\$100,000		-0.500
\$100,001-\$125,000		-0.150
\$125,001+\$275,000		0.000
\$275,001+\$300,000		0.100
Escrow Waiver (Except CA and NY)		-0.250
Investment Property LTV <=75		-2.125
Investment Property LTV >75 and <=80		-3.375
Attached Condo >75 LTV & Term > 15yrs		-0.750
2-4 Units		-1.000
Manufactured		-0.750

Loans with Secondary Financing			
All Loans with Subordinate 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

Cash Out (All Terms)				
	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750



Lock Desk Hours 8:00 am - 4:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 3

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WesLend Fixed High Balance

1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.875	98.812	98.781	98.750	98.718	4.000	99.683	99.652	99.621	99.589	3.250	98.295	98.263	98.232	98.201
4.000	99.683	99.652	99.621	99.589	4.125	100.029	99.998	99.967	99.935	3.375	98.662	98.631	98.599	98.568
4.125	100.029	99.998	99.967	99.935	4.250	100.638	100.607	100.576	100.544	3.500	100.249	100.218	100.187	100.156
4.250	100.638	100.607	100.576	100.544	4.375	101.167	101.135	101.104	101.073	3.625	100.568	100.537	100.506	100.474
4.375	101.167	101.135	101.104	101.073	4.500	101.647	101.616	101.584	101.553	3.750	100.918	100.887	100.856	100.824
4.500	101.647	101.616	101.584	101.553	4.625	101.913	101.882	101.850	101.819	3.875	101.267	101.236	101.205	101.173
4.625	101.913	101.882	101.850	101.819	4.750	101.875	101.844	101.812	101.781	4.000	101.553	101.522	101.490	101.459
4.750	101.875	101.844	101.812	101.781	4.875	102.249	102.218	102.187	102.156	4.125	101.871	101.840	101.809	101.778
4.875	102.249	102.218	102.187	102.156	5.000	102.595	102.564	102.533	102.501	4.250	102.215	102.184	102.153	102.122
5.000	102.595	102.564	102.533	102.501	5.125	102.715	102.684	102.653	102.621	4.375	102.507	102.476	102.445	102.414
5.125	102.715	102.684	102.653	102.621	5.250	102.812	102.781	102.750	102.718	4.500	102.507	102.476	102.445	102.413
5.250	102.812	102.781	102.750	102.718	5.375	103.383	103.352	103.321	103.290	4.625	102.468	102.436	102.405	102.374
5.375	103.383	103.352	103.321	103.290	5.500	103.628	103.597	103.566	103.535	4.750	102.443	102.411	102.380	102.349
5.500	103.628	103.597	103.566	103.535	5.625	103.836	103.805	103.774	103.742	4.875	102.562	102.530	102.499	102.468
5.625	103.836	103.805	103.774	103.742	5.750	103.873	103.841	103.810	103.779	5.000	102.521	102.490	102.459	102.428
5.750	103.873	103.841	103.810	103.779	5.875					5.125	102.603	102.571	102.540	102.509
					6.000					5.250	103.899	103.868	103.837	103.805

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	98.079	98.048	98.016	97.985
3.375	98.446	98.415	98.384	98.353
3.500	100.249	100.218	100.187	100.156
3.625	100.568	100.537	100.506	100.474
3.750	100.918	100.887	100.856	100.824
3.875	101.267	101.236	101.205	101.173
4.000	101.553	101.522	101.490	101.459
4.125	101.871	101.840	101.809	101.778
4.250	102.215	102.184	102.153	102.122
4.375	102.507	102.476	102.445	102.414
4.500	102.507	102.476	102.445	102.413
4.625	102.468	102.436	102.405	102.374
4.750	102.443	102.411	102.380	102.349
4.875	102.562	102.530	102.499	102.468
5.000	102.521	102.490	102.459	102.428
5.125	102.603	102.571	102.540	102.509
5.250	103.899	103.868	103.837	103.805

LPMI Product Codes			
1012-99	30 Year Fixed LPMI High Balance	1055-99	30 Year Fixed LPMI Super Conforming
1112-99	25 Year Fixed LPMI High Balance	1154-99	25 Year Fixed LPMI Super Conforming
1212-99	20 Year Fixed LPMI High Balance	1254-99	20 Year Fixed LPMI Super Conforming
1312-99	15 Year Fixed LPMI High Balance	1354-99	15 Year Fixed LPMI Super Conforming

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)								
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
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

Conventional Adjusters	
Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000

Loans with Secondary Financing			
All Loans with Subordinate 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

Cash Out (All Terms)				
	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750



Lock Desk Hours 8:00 am - 4:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 3

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Effective: 4/15/19 11:04 AM

WesLend Fixed Agency - LP Only

1001-01 1101-01					1201-99					1301-01				
FHLMC 25/30 Yr Fixed					FHLMC 20 Yr Fixed					FHLMC 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.750	100.327	100.197	100.174	100.139	3.750	100.710	100.517	100.494	100.427	2.750	97.038	97.033	96.968	96.966
3.875	100.926	100.797	100.774	100.741	3.875	101.352	101.163	101.141	101.078	2.875	97.717	97.715	97.649	97.645
4.000	101.371	101.244	101.221	101.193	4.000	101.775	101.589	101.567	101.507	3.000	98.378	98.376	98.308	98.306
4.125	101.825	101.711	101.688	101.662	4.125	102.488	102.307	102.285	102.221	3.125	98.970	98.969	98.900	98.899
4.250	102.295	102.223	102.182	102.156	4.250	103.075	102.969	102.928	102.866	3.250	100.308	100.308	100.240	100.240
4.375	102.798	102.734	102.693	102.676	4.375	103.482	103.380	103.339	103.276	3.375	100.737	100.741	100.670	100.671
4.500	103.213	103.168	103.127	103.125	4.500	103.715	103.615	103.574	103.514	3.500	100.940	100.918	100.850	100.828
4.625	103.550	103.519	103.478	103.472	4.625	104.103	104.007	103.966	103.912	3.625	101.486	101.467	101.398	101.378
4.750	103.712	103.654	103.594	103.605	4.750	104.506	104.413	104.353	104.330	3.750	101.941	101.924	101.857	101.838
4.875	104.221	104.172	104.111	104.127	4.875	104.859	104.771	104.712	104.690	3.875	102.395	102.376	102.308	102.293
5.000	104.483	104.439	104.378	104.391	5.000	105.125	105.041	104.982	104.959	4.000	102.748	102.707	102.599	102.559
5.125	104.592	104.395	104.315	104.343	5.125	105.304	105.044	104.965	104.930	4.125	103.267	103.229	103.123	103.084
5.250	105.046	104.858	104.778	104.810	5.250	105.621	105.365	105.285	105.252	4.250	103.644	103.606	103.499	103.460
5.375	105.498	105.317	105.237	105.275	5.375	106.022	105.769	105.690	105.661	4.375	104.053	104.017	103.912	103.875
5.500	105.711	105.535	105.456	105.497	5.500	106.223	105.976	105.897	105.867	4.500	103.650	103.590	103.412	103.351
5.625	105.678	105.538	105.439	105.487	5.625	105.899	105.761	105.661	105.711	4.625	104.078	104.019	103.842	103.782
5.750	106.112	105.979	105.880	105.932	5.750	106.208	106.073	105.974	106.026	4.750	104.531	104.475	104.297	104.239
5.875	106.388	106.259	106.160	106.215	5.875	106.607	106.479	106.380	106.434	4.875	104.843	104.786	104.608	104.551
6.000	106.641	106.513	106.414	106.476	6.000	106.775	106.647	106.548	106.603	5.000	104.531	104.451	104.421	104.341
6.125	106.618	106.392	106.273	106.189	6.125	106.636	106.411	106.292	106.208	5.125	104.862	104.783	104.754	104.674
6.250	106.858	106.635	106.516	106.433	6.250					5.250				
6.375	107.157	107.140	107.002	106.994	6.375					5.375				
6.500	108.097	108.084	107.946	107.945	6.500					5.500				
6.625					6.625					5.625				
6.750					6.750					5.750				

LPMI Product Codes	
1020-01	LP 30 Yr Fixed LPMI
1120-01	LP 25 Yr Fixed LPMI
1220-01	LP 20 Yr Fixed LPMI
1320-01	LP 15 Yr Fixed LPMI

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
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

Conventional Adjusters

\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001+\$275,000	0.000
\$275,001+\$300,000	0.100
Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
Manufactured	-0.750

Loans with Secondary Financing

All Loans with Subordinate 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

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750



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WesLend Fixed Agency Super Conforming - LP Only

1053-01 1153-01 FHLMC 25/30 Yr Fixed SC					1353-01 FHLMC 15 Yr Fixed SC				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.750	99.265	99.135	99.112	99.077	2.875	96.967	96.965	96.899	96.895
3.875	99.863	99.734	99.711	99.678	3.000	97.628	97.626	97.558	97.556
4.000	100.308	100.181	100.158	100.130	3.125	98.220	98.219	98.150	98.149
4.125	100.762	100.648	100.625	100.599	3.250	99.558	99.558	99.490	99.490
4.250	101.234	101.162	101.121	101.095	3.375	99.987	99.991	99.920	99.921
4.375	101.737	101.673	101.632	101.615	3.500	100.126	100.104	100.036	100.014
4.500	102.152	102.107	102.066	102.064	3.625	100.672	100.653	100.584	100.564
4.625	102.489	102.458	102.417	102.411	3.750	101.074	101.057	100.990	100.971
4.750	102.236	102.178	102.118	102.129	3.875	101.528	101.509	101.441	101.426
4.875	102.745	102.696	102.635	102.651	4.000	101.379	101.338	101.230	101.190
5.000	103.006	102.962	102.901	102.914	4.125	101.898	101.860	101.754	101.715
5.125	102.717	102.520	102.440	102.468	4.250	102.275	102.237	102.130	102.091
5.250	103.171	102.983	102.903	102.935	4.375	102.685	102.649	102.544	102.507
5.375	103.623	103.442	103.362	103.400	4.500	101.681	101.621	101.443	101.382
5.500	103.836	103.660	103.581	103.622	4.625	102.109	102.050	101.873	101.813
5.625	103.109	102.969	102.870	102.918	4.750	102.562	102.506	102.328	102.270
5.750	103.543	103.410	103.311	103.363	4.875	102.875	102.818	102.640	102.583
5.875	103.820	103.691	103.592	103.647	5.000	102.312	102.232	102.202	102.122
6.000	104.073	103.945	103.846	103.908	5.125	102.643	102.564	102.535	102.455
6.125	102.947	102.721	102.602	102.518	5.250				

LPMI Product Codes	
1054-01	30 Year Fixed Super Conforming LPMI
1154-01	25 Year Fixed Super Conforming LPMI
1354-01	15 Year Fixed Super Conforming LPMI

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
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

Conventional Adjusters

Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000

Loans with Secondary Financing

All Loans with Subordinate 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

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750



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HomeReady

1021-00 1024-00 Home Ready 30 Yr Fixed					1221-00 1224-00 Home Ready 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	98.175	98.144	98.112	98.081	3.875	99.926	99.894	99.863	99.832
3.750	98.865	98.834	98.803	98.771	4.000	100.607	100.576	100.545	100.513
3.875	99.484	99.453	99.422	99.391	4.125	101.109	101.078	101.047	101.015
4.000	99.927	99.896	99.865	99.833	4.250	101.548	101.517	101.486	101.455
4.125	100.355	100.323	100.292	100.261	4.375	101.996	101.965	101.933	101.902
4.250	101.017	100.986	100.955	100.923	4.500	102.299	102.267	102.236	102.205
4.375	101.514	101.483	101.452	101.421	4.625	102.754	102.723	102.691	102.660
4.500	101.980	101.949	101.918	101.886	4.750	103.213	103.182	103.151	103.120
4.625	102.344	102.313	102.282	102.251	4.875	103.641	103.609	103.578	103.547
4.750	102.669	102.637	102.606	102.575	5.000	103.668	103.636	103.605	103.574
4.875	103.151	103.120	103.089	103.058	5.125	104.166	104.135	104.104	104.072
5.000	103.430	103.399	103.368	103.337	5.250	104.488	104.457	104.426	104.394
5.125	103.834	103.803	103.771	103.740	5.375	104.870	104.839	104.808	104.777
5.250	104.234	104.203	104.171	104.140	5.500	105.095	105.063	105.032	105.001
5.375	104.473	104.442	104.411	104.380	5.625	103.850	103.819	103.788	103.756
5.500	103.624	103.593	103.562	103.531	5.750	104.026	103.995	103.964	103.932
5.625	103.741	103.710	103.678	103.647	5.875				
5.750	103.917	103.886	103.854	103.823	6.000				
5.875					6.125				
6.000					6.250				

Cumulative Price Adjustment Caps

FICO	LTV ≤80	LTV >80
< 680	-1.500	-1.500
> 680	-1.500	0.000

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

Extension and Re-lock Fees

Day	Fee	Re-Lock	Fee
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

	≤60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
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

Conventional Adjusters

\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001+\$275,000	0.000
Escrow Waiver (Except CA and NY)	-0.250
Attached Condo >75 LTV & Term > 15yrs	-0.750

Loans with Secondary Financing

All Loans with Subordinate 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



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HomePossible						
	1022-00	Home Possible 30 Yr Fixed				
	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
		3.625	98.937	98.805	98.782	98.745
		3.750	99.727	99.597	99.574	99.539
		3.875	100.326	100.197	100.174	100.141
		4.000	100.771	100.644	100.621	100.593
		4.125	101.225	101.111	101.088	101.062
		4.250	101.695	101.623	101.582	101.556
		4.375	102.198	102.134	102.093	102.076
		4.500	102.613	102.568	102.527	102.525
		4.625	102.950	102.919	102.878	102.872
		4.750	103.112	103.054	102.994	103.005
		4.875	103.621	103.572	103.511	103.527
		5.000	103.883	103.839	103.778	103.791
		5.125	103.992	103.795	103.715	103.743
		5.250	104.446	104.258	104.178	104.210
		5.375	104.898	104.717	104.637	104.675
		5.500	105.111	104.935	104.856	104.897
		5.625	105.078	104.938	104.839	104.887
		5.750	105.512	105.379	105.280	105.332
		5.875	105.788	105.659	105.560	105.615
		6.000	106.041	105.913	105.814	105.876

Cumulative Price Adjustment Caps		
FICO	LTV ≤80	LTV >80
< 680	-1.500	-1.500
> 680	-1.500	0.000

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

Extension and Re-lock Fees			
Day	Rate	Re-Lock	0.125
5 Day	0.125		
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

	≤60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
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

Conventional Adjusters

\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001 +\$275,000	0.000
Escrow Waiver (Except CA and NY)	-0.250
Attached Condo >75 LTV & Term > 15yrs	-0.750

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.500
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WesLend ARM																							
1700-77 Margin 2.25				5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25				7/1 LIBOR ARM Caps 5/2/5				1900-77 Margin 2.25				10/1 LIBOR ARM Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
2.750	96.451	96.439	96.399	2.750	95.927	95.915	95.865	3.000				3.000				3.000							
2.875	97.218	97.201	97.165	2.875	96.748	96.730	96.685	3.125				3.125				3.125							
3.000	98.315	98.292	98.262	3.000	97.786	97.764	97.724	3.250	96.779	96.743	96.688	3.250	96.779	96.743	96.688	3.250	96.779	96.743	96.688				
3.125	98.705	98.677	98.652	3.125	98.335	98.307	98.273	3.375	97.708	97.666	97.617	3.375	97.708	97.666	97.617	3.375	97.708	97.666	97.617				
3.250	99.217	99.166	99.117	3.250	98.782	98.749	98.717	3.500	98.907	98.861	98.816	3.500	98.907	98.861	98.816	3.500	98.907	98.861	98.816				
3.375	99.597	99.547	99.497	3.375	99.214	99.175	99.145	3.625	99.578	99.526	99.487	3.625	99.578	99.526	99.487	3.625	99.578	99.526	99.487				
3.500	99.971	99.921	99.872	3.500	99.638	99.594	99.565	3.750	100.039	99.982	99.945	3.750	100.039	99.982	99.945	3.750	100.039	99.982	99.945				
3.625	100.344	100.294	100.244	3.625	100.063	100.014	99.987	3.875	100.472	100.410	100.375	3.875	100.472	100.410	100.375	3.875	100.472	100.410	100.375				
3.750	100.702	100.652	100.602	3.750	100.450	100.396	100.370	4.000	100.905	100.837	100.804	4.000	100.905	100.837	100.804	4.000	100.905	100.837	100.804				
3.875	101.036	100.986	100.936	3.875	100.833	100.774	100.749	4.125	101.344	101.272	101.241	4.125	101.344	101.272	101.241	4.125	101.344	101.272	101.241				
4.000	101.326	101.275	101.226	4.000	101.218	101.153	101.130	4.250	101.617	101.539	101.507	4.250	101.617	101.539	101.507	4.250	101.617	101.539	101.507				
4.125	101.603	101.553	101.504	4.125	101.610	101.540	101.517	4.375	101.863	101.780	101.746	4.375	101.863	101.780	101.746	4.375	101.863	101.780	101.746				
4.250	101.850	101.799	101.750	4.250	101.753	101.703	101.653	4.500	102.109	102.021	101.986	4.500	102.109	102.021	101.986	4.500	102.109	102.021	101.986				
4.375	102.087	102.037	101.987	4.375	102.053	102.003	101.954	4.625	102.355	102.261	102.225	4.625	102.355	102.261	102.225	4.625	102.355	102.261	102.225				
4.500	102.305	102.255	102.205	4.500	102.335	102.285	102.235	4.750	102.103	102.053	102.004	4.750	102.103	102.053	102.004	4.750	102.103	102.053	102.004				
				4.625	102.610	102.560	102.511																

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
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

Conventional Adjusters

\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000

Loans with Secondary Financing

All Loans with Subordinate 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

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750



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WesLend ARM High Balance

1733-77 Margin 2.25 5/1 LIBOR ARM High Balance Caps 2/2/5				1833-77 Margin 2.25 7/1 LIBOR ARM High Balance Caps 5/2/5				1933-77 Margin 2.25 10/1 LIBOR ARM High Balance Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	96.662	96.650	96.609	2.750	96.008	95.995	95.945	3.000			
2.875	97.424	97.407	97.372	2.875	96.825	96.808	96.763	3.125			
3.000	98.515	98.492	98.462	3.000	97.860	97.837	97.798	3.250	96.948	96.911	96.857
3.125	98.898	98.870	98.845	3.125	98.405	98.377	98.342	3.375	97.870	97.829	97.779
3.250	99.208	99.175	99.150	3.250	98.847	98.814	98.782	3.500	99.065	99.018	98.974
3.375	99.508	99.470	99.445	3.375	99.274	99.235	99.205	3.625	99.728	99.677	99.637
3.500	99.806	99.763	99.737	3.500	99.694	99.650	99.622	3.750	100.181	100.124	100.087
3.625	100.107	100.058	100.032	3.625	100.115	100.066	100.039	3.875	100.605	100.542	100.507
3.750	100.432	100.378	100.352	3.750	100.499	100.445	100.419	4.000	101.028	100.960	100.927
3.875	100.761	100.702	100.676	3.875	100.879	100.820	100.795	4.125	101.459	101.386	101.355
4.000	101.089	101.025	100.999	4.000	101.262	101.197	101.174	4.250	101.725	101.647	101.615
4.125	101.423	101.353	101.327	4.125	101.651	101.581	101.559	4.375	101.967	101.884	101.850
4.250	101.696	101.621	101.593	4.250	101.960	101.885	101.862	4.500	102.212	102.124	102.089
4.375	101.960	101.880	101.851	4.375	102.256	102.176	102.152	4.625	102.458	102.364	102.328
4.500	102.223	102.138	102.107	4.500	102.554	102.468	102.444	4.750	102.537	102.438	102.398
4.625	102.487	102.397	102.365	4.625	102.852	102.762	102.736	4.875	102.595	102.491	102.446
4.750	102.703	102.607	102.573	4.750	103.119	103.023	102.996	5.000	102.656	102.547	102.496
4.875	102.913	102.812	102.775	4.875	103.382	103.281	103.253	5.125	102.715	102.601	102.546
5.000	103.124	103.017	102.978	5.000	103.500	103.500	103.500	5.250	103.319	103.200	103.149
5.125	103.332	103.221	103.179	5.125				5.375	103.500	103.500	103.500

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
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

Conventional Adjusters

Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000
HighBal ARM LTV/CLTV ≤75	-0.750
HighBal ARM LTV/CTV >75	-1.500

Loans with Secondary Financing

All Loans with Subordinate 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

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750



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WesLend Government

8000-99 8100-99					6000-99 6100-99					FHA/VA 25/30 Yr Fixed					8200-99 6200-99					FHA/VA 20 Yr Fixed					8300-99 6300-99					FHA/VA 15 Yr Fixed																																																																																																																																																																																																																																																									
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																																																																																																																																																																																																																																																										
3.375	100.178	100.123	100.069	100.014	3.375	100.178	100.123	100.069	100.014	3.500	101.224	101.201	101.178	101.154	3.500	100.738	100.683	100.629	100.574	3.625	101.703	101.680	101.656	101.633	3.625	101.288	101.233	101.179	101.124	3.625	101.304	101.249	101.194	101.140	3.750	102.026	102.003	101.979	101.956	3.750	101.823	101.768	101.714	101.659	3.750	101.839	101.784	101.729	101.675	3.875	102.285	102.261	102.238	102.214	3.875	102.362	102.308	102.253	102.198	3.875	102.362	102.308	102.253	102.198	4.000	102.771	102.747	102.724	102.700	4.000	102.927	102.873	102.818	102.763	4.000	102.927	102.873	102.818	102.763	4.125	103.200	103.177	103.154	103.130	4.125	103.361	103.307	103.252	103.197	4.125	103.377	103.322	103.268	103.213	4.250	102.666	102.643	102.619	102.596	4.250	103.550	103.496	103.441	103.386	4.250	103.566	103.511	103.457	103.402	4.375	103.123	103.100	103.076	103.053	4.375	103.548	103.493	103.439	103.384	4.375	103.548	103.493	103.439	103.384	4.500	103.554	103.531	103.507	103.484	4.500	104.041	103.986	103.932	103.877	4.500	104.041	103.986	103.932	103.877	4.625	103.890	103.866	103.843	103.819	4.625	104.447	104.392	104.338	104.283	4.625	104.431	104.377	104.322	104.267	4.750	103.072	103.049	103.025	103.002	4.750	104.540	104.485	104.430	104.376	4.750	104.524	104.469	104.415	104.360	4.875	103.480	103.457	103.433	103.410	4.875	104.278	104.223	104.169	104.114	4.875	104.278	104.223	104.169	104.114	5.000	103.878	103.855	103.831	103.808	5.000	104.732	104.677	104.623	104.568	5.000	104.732	104.677	104.623	104.568	5.125	104.321	104.297	104.274	104.250	5.125	105.030	104.975	104.921	104.866	5.125	105.140	105.085	105.030	104.975	5.250	104.529	104.506	104.482	104.459	5.250	104.898	104.843	104.788	104.733	5.250	104.898	104.843	104.788	104.733	5.375	105.007	104.982	104.958	104.934	5.375	105.007	104.952	104.897	104.843	5.375	105.007	104.952	104.897	104.843	5.500	105.450	105.395	105.340	105.286	5.500	105.450	105.395	105.340	105.286	5.625	105.429	105.374	105.319	105.265	5.625	105.429	105.374	105.319	105.265	5.750	105.875	105.850	105.825	105.800	5.750	105.875	105.820	105.765	105.710	5.750	105.875	105.820	105.765	105.710

7000-99					USDA 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.375	100.178	100.123	100.069	100.014	3.375	100.178	100.123	100.069	100.014
3.500	100.738	100.683	100.629	100.574	3.500	100.738	100.683	100.629	100.574
3.625	101.288	101.233	101.179	101.124	3.625	101.288	101.233	101.179	101.124
3.750	101.823	101.768	101.714	101.659	3.750	101.823	101.768	101.714	101.659
3.875	102.362	102.308	102.253	102.198	3.875	102.362	102.308	102.253	102.198
4.000	102.927	102.873	102.818	102.763	4.000	102.927	102.873	102.818	102.763
4.125	103.361	103.307	103.252	103.197	4.125	103.361	103.307	103.252	103.197
4.250	103.550	103.496	103.441	103.386	4.250	103.550	103.496	103.441	103.386
4.375	103.548	103.493	103.439	103.384	4.375	103.548	103.493	103.439	103.384
4.500	104.041	103.986	103.932	103.877	4.500	104.041	103.986	103.932	103.877
4.625	104.447	104.392	104.338	104.283	4.625	104.447	104.392	104.338	104.283
4.750	104.540	104.485	104.430	104.376	4.750	104.540	104.485	104.430	104.376
4.875	104.278	104.223	104.169	104.114	4.875	104.278	104.223	104.169	104.114
5.000	104.732	104.677	104.623	104.568	5.000	104.732	104.677	104.623	104.568
5.125	105.030	104.975	104.921	104.866	5.125	105.030	104.975	104.921	104.866
5.250	104.788	104.733	104.679	104.624	5.250	104.788	104.733	104.679	104.624
5.375	105.007	104.952	104.897	104.843	5.375	105.007	104.952	104.897	104.843
5.500	105.450	105.395	105.340	105.286	5.500	105.450	105.395	105.340	105.286
5.625	105.429	105.374	105.319	105.265	5.625	105.429	105.374	105.319	105.265
5.750					5.750				

Streamline/IRRRRL Product Codes			
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL
8137-99	FHA 25 Year Fixed Streamline	6137-99	VA 25 Year IRRRL
8237-99	FHA 20 Year Fixed Streamline	6237-99	VA 20 Year IRRRL
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

FICO Adjustments	
580 - 599	-2.500
600 - 619	-2.000
620 - 639	-1.250
640 - 659	-0.375
660 - 679	-0.250
680 - 699	0.000
> 700	0.000

Government Adjusters	
VA Loan	-0.250
Manufactured	-1.250
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000

Loan Amount	
\$60,001 - \$75,000	-0.500
\$75,001 - \$100,000	-0.250
\$100,001 - \$125,000	-0.125
\$125,001 - \$225,000	0.000
\$225,001 - \$250,000	0.100

State Adjustments	
Zone 1: NY	-0.100
Zone 2: NV, UT	-0.050
Zone 3: CO, GA, ID, MA, MD, NC	0.000
Zone 4: AL, AZ, CT, DC, HI, IN, ME, MI, MN, MO, NE, NJ	0.050
Zone 5: IA, IL, KS, LA, NH, NM, OH, OK, OR, WA, RI, SC, TN, VA	0.100
Zone 6: AR, FL, MT, PA	0.150
Zone 7: TX	0.250

*Adjustments to Total loan amount



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WesLend Government High Balance

8033-99 6033-99					8333-99 6333-99					
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.500	98.904	98.850	98.795	98.740	3.375	100.005	99.980	99.966	99.951	
3.625	99.454	99.400	99.345	99.290	3.500	100.445	100.420	100.406	100.391	
3.750	99.989	99.935	99.880	99.825	3.625	100.884	100.859	100.845	100.830	
3.875	100.282	100.227	100.173	100.118	3.750	101.309	101.284	101.270	101.255	
4.000	100.804	100.750	100.695	100.640	3.875	101.528	101.499	101.477	101.454	
4.125	101.322	101.267	101.213	101.158	4.000	101.950	101.921	101.899	101.876	
4.250	101.804	101.750	101.695	101.640	4.125	102.376	102.347	102.325	102.302	
4.375	101.709	101.654	101.599	101.545	4.250	102.789	102.760	102.739	102.715	
4.500	102.064	102.009	101.954	101.900	4.375	101.457	101.428	101.407	101.392	
4.625	102.411	102.356	102.302	102.247	4.500	101.888	101.859	101.838	101.823	
4.750	102.731	102.677	102.622	102.567	4.625	102.261	102.232	102.211	102.196	
4.875	101.977	101.922	101.867	101.813	4.750	102.575	102.546	102.524	102.510	
5.000	102.402	102.347	102.292	102.238	4.875					
5.125	102.786	102.731	102.676	102.622	5.000					
5.250	103.142	103.087	103.032	102.978	5.125					
5.375					5.250					
5.500					5.375					
5.625					5.500					
5.750					5.625					
5.875					5.750					

Streamline/IRRRL Product Codes			
8038-99	FHA 30 Year Fixed High Balance Streamline	6038-99	VA 30 Year High Balance IRRRL
8338-99	FHA 15 Year Fixed High Balance Streamline		

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

FICO Adjustments	
580 - 599	-2.500
600 - 619	-2.000
620 - 639	-1.250
640 - 659	-0.375
660 - 679	-0.250
680 - 699	0.000
> 700	0.000

Government Adjusters	
VA Loan	-0.250
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000

State Adjustments	
Zone 1: NY	-0.100
Zone 2: NV, UT	-0.050
Zone 3: CO, GA, ID, MA, MD, NC	0.000
Zone 4: AL, AZ, CT, DC, HI, IN, ME, MI, MN, MO, NE, NJ	0.050
Zone 5: IA, IL, KS, LA, NH, NM, OH, OK, OR, WA, RI, SC, TN, VA	0.100
Zone 6: AR, FL, MT, PA	0.150
Zone 7: TX	0.250



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WesLend Government ARM

8700-99 FHA 5/1 ARM				6700-99 VA 5/1 ARM			
Margin 2.000	Caps 1/1/5		Index: 1 year CMT	Margin 2.000	Caps 1/1/5		Index: 1 year CMT
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.000	97.572	97.509	97.447	3.000	97.572	97.509	97.447
3.125	97.962	97.899	97.837	3.125	97.962	97.899	97.837
3.250	98.342	98.279	98.217	3.250	98.342	98.279	98.217
3.375	99.605	99.542	99.480	3.375	99.605	99.542	99.480
3.500	99.980	99.917	99.855	3.500	99.980	99.917	99.855
3.625	100.365	100.302	100.240	3.625	100.365	100.302	100.240
3.750	100.751	100.688	100.626	3.750	100.751	100.688	100.626
3.875	101.052	100.989	100.927	3.875	101.052	100.989	100.927
4.000	101.439	101.376	101.314	4.000	101.439	101.376	101.314
4.125	101.827	101.764	101.702	4.125	101.827	101.764	101.702
4.250	102.225	102.162	102.100	4.250	102.225	102.162	102.100
4.375	101.844	101.781	101.719	4.375	101.844	101.781	101.719
4.500	102.231	102.168	102.106	4.500	102.231	102.168	102.106
4.625	102.628	102.565	102.503	4.625	102.628	102.565	102.503
4.750	103.016	102.953	102.891	4.750	103.016	102.953	102.891
4.875				4.875			
5.000				5.000			
5.125				5.125			
5.250				5.250			
5.375				5.375			

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

FHA LTV/FICO

	<70	70 - 79.99	80 - 89.99	90 - 94.99	95 - 99.99	>= 100
< 600	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250
600 - 619	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875
620 - 639	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
640 - 659	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
660 - 679	0.000	0.000	0.000	0.000	0.000	0.000
680 - 699	0.125	0.125	0.125	0.125	0.125	0.125
700 - 719	0.125	0.125	0.125	0.125	0.125	0.125
720 - 39	0.125	0.125	0.125	0.125	0.125	0.125
> 740	0.125	0.125	0.125	0.125	0.125	0.125

VA LTV/FICO

	<70	70 - 79.99	80 - 89.99	90 - 94.99	95 - 99.99	>= 100
< 600	-2.375	-2.375	-2.375	-2.375	-2.500	-2.625
600 - 619	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
620 - 639	-1.000	-1.000	-0.875	-0.875	-0.975	-1.000
640 - 659	-0.375	-0.375	-0.375	-0.375	-0.475	-0.500
660 - 679	-0.125	-0.125	-0.125	-0.125	-0.225	-0.250
680 - 699	0.050	0.050	0.000	0.000	-0.100	-0.125
700 - 719	0.100	0.100	0.050	0.000	0.000	0.000
720 - 39	0.125	0.125	0.075	0.000	0.000	0.000
> 740	0.125	0.125	0.100	0.000	0.000	0.000

Loan Amount

<=\$50,000	-0.500
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State Adjustments

Zone 1: PA, TX	0.125
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WesLend Jumbo

3000-21 Jumbo 30 Yr Fixed						3300-21 Jumbo 15 Yr Fixed					
Rate	30 Day	45 Day	Rate	30 Day	45 Day						
4.000	97.946	97.821	3.750	98.512	98.387						
4.125	98.369	98.244	3.875	98.965	98.840						
4.250	98.776	98.651	4.000	99.338	99.213						
4.375	99.148	99.023	4.125	99.595	99.470						
4.500	99.530	99.405	4.250	99.937	99.812						
4.625	99.912	99.787	4.375	100.260	100.135						
4.750	100.266	100.141	4.500	100.490	100.365						
4.875	100.602	100.477	4.625								
5.000	100.930	100.805	4.750								
5.125	101.210	101.085	4.875								
5.250	101.533	101.408	5.000								
5.375			5.125								
5.500			5.250								
5.625			5.375								
5.750			5.500								
5.875			5.625								
6.000			5.750								
6.125			5.875								
6.250			6.000								
6.375			6.125								

3700-21 Jumbo 5/1 ARM Margin 2.25			3800-21 Jumbo 7/1 ARM Margin 2.25			3900-21 Jumbo 10/1 ARM Margin 2.25		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
3.500	98.308	98.183	3.500	98.225	98.100	3.625	98.149	98.024
3.625	98.683	98.558	3.625	98.627	98.502	3.750	98.578	98.453
3.750	99.062	98.937	3.750	99.003	98.878	3.875	98.978	98.853
3.875	99.398	99.273	3.875	99.405	99.280	4.000	99.364	99.239
4.000	99.717	99.592	4.000	99.792	99.667	4.125	99.742	99.617
4.125	100.019	99.894	4.125	100.075	99.950	4.250	100.087	99.962
4.250	100.220	100.095	4.250	100.368	100.243	4.375	100.370	100.245
4.375	100.462	100.337	4.375	100.635	100.510	4.500	100.594	100.469
4.500	100.711	100.586	4.500	100.848	100.723	4.625	100.776	100.651
4.625			4.625			4.750		
4.750			4.750			4.875		
4.875			4.875			5.000		
5.000			5.000			5.125		
5.125			5.125			5.250		
5.250			5.250			5.375		
5.375			5.375			5.500		
5.500			5.500			5.625		
5.625			5.625			5.750		
5.750			5.750			5.875		
5.875			5.875			6.000		

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Max Lender Credit after Adjustments: 101.375

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	
>1.5mm-\$2.0mm	0.000	0.000	0.000	0.000	-0.500	-0.500	-0.500	
>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	