



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



Effective: 4/17/19 11:26 AM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

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- | New Locks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at <a href="http://www.weslendwholesale.com">www.weslendwholesale.com</a>.</li> <li>• Loans can be locked in Broker Connection 2.0 until 4:30 pm PST.</li> <li>• 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.</li> <li>• Locks expiring on weekends or holidays will roll to next business day unless the loan has been extended.</li> <li>• Rates and prices are subject to change without notice.</li> <li>• Lender Fees Are Not Included In Pricing.</li> </ul> |

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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• 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.</li> <li>• See specific Program for extension cost and terms available. Extension requests should be emailed to <a href="mailto:Lockdesk@weslend.com">Lockdesk@weslend.com</a></li> <li>• Expired locks are subject to worst case pricing within 30 days of lock expiration. Relock fee on expired locks are .125% (Fees may vary for Non Agency Programs/All Arm programs)</li> </ul> |



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**WesLend Conforming DU and LP**

Table with 15 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Rows are grouped by term (1000-99, 1100-99, 1200-99, 1300-99) and fixed rate periods (25/30 Yr, 20 Yr, 15 Yr).

Table with 15 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Rows are grouped by term (1400-99, 1008-05, 1308-05) and fixed rate periods (10 Yr, 30 Yr COOP and CEMA, 15 Yr COOP and CEMA).

LPMI Product Codes table with columns for term (1011-99 to 1311-99) and product code (DU 30 Yr, DU 25 Yr, DU 20 Yr, DU 15 Yr).

Extension and Re-lock Fees table with columns for term (5 Day, 7 Day, 10 Day, 15 Day) and fee amount (0.125, 0.150, 0.250, 0.375).

**Price Adjustments**

Risk Based Adjustments (Terms > 15 years only)

Table with 9 columns: Rate, <=60, 60.01 - 70, 70.01 - 75, 75.01 - 80, 80.01 - 85, 85.01 - 90, 90.01 - 95, 95.01 - 97. Rows show adjustments for various rate ranges.

Conventional Adjusters

Table with 2 columns: Description (e.g., \$60,000-\$100,000, Escrow Waiver, Investment Property LTV) and adjustment value.

Loans with Secondary Financing

Table showing adjustments for loans with subordinate financing based on LTV Range and FICO score.

Cash Out (All Terms)

Table showing cash out adjustments based on LTV Range and FICO score.

LPMI Adjustments - All LPMI Products

Table with 9 columns: Base LTV, FICO 760+, 740-759, 720-739, 700-719, 680-699, 660-679, 640-659, 620-639. Rows are categorized by term (>20 Yr, <=20 Yr) and product type (All Terms, Second Home, Investment Property, Manufactured Home).

State Adjustments

Table with 2 columns: Zone (Zone 1-7) and adjustment value for various states.

Wholesale Fee Buyout Option Price Adjustor

Table with 10 columns: Fee Range (\$60-100k to >\$500-726,525k) and adjustment value.



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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	98.458	98.427	98.395	98.364	4.000	99.223	99.192	99.161	99.129	3.250	98.172	98.141	98.110	98.078
4.000	99.223	99.192	99.161	99.129	4.125	99.580	99.549	99.518	99.486	3.375	98.542	98.511	98.479	98.448
4.125	99.580	99.549	99.518	99.486	4.250	100.210	100.179	100.148	100.116	3.500	100.142	100.110	100.079	100.048
4.250	100.210	100.179	100.148	100.116	4.375	100.723	100.692	100.661	100.629	3.625	100.443	100.411	100.380	100.349
4.375	100.723	100.692	100.661	100.629	4.500	101.210	101.179	101.148	101.116	3.750	100.857	100.825	100.794	100.763
4.500	101.210	101.179	101.148	101.116	4.625	101.450	101.419	101.388	101.356	3.875	101.217	101.185	101.154	101.123
4.625	101.450	101.419	101.388	101.356	4.750	101.727	101.696	101.665	101.633	4.000	101.497	101.465	101.434	101.403
4.750	101.727	101.696	101.665	101.633	4.875	102.230	102.199	102.168	102.136	4.125	101.803	101.771	101.740	101.709
4.875	102.230	102.199	102.168	102.136	5.000	102.573	102.542	102.511	102.480	4.250	102.160	102.128	102.097	102.066
5.000	102.573	102.542	102.511	102.480	5.125	102.642	102.611	102.580	102.549	4.375	102.465	102.433	102.402	102.371
5.125	102.642	102.611	102.580	102.549	5.250	102.769	102.738	102.707	102.676	4.500	102.446	102.415	102.384	102.352
5.250	102.769	102.738	102.707	102.676	5.375	103.217	103.186	103.155	103.124	4.625	102.423	102.392	102.361	102.329
5.375	103.217	103.186	103.155	103.124	5.500	103.529	103.498	103.467	103.436	4.750	102.407	102.376	102.344	102.313
5.500	103.529	103.498	103.467	103.436	5.625	103.743	103.712	103.681	103.650	4.875	102.585	102.554	102.522	102.491
5.625	103.743	103.712	103.681	103.650	5.750	103.728	103.697	103.666	103.635	5.000	102.614	102.583	102.551	102.520
5.750	103.728	103.697	103.666	103.635	5.875					5.125	102.570	102.539	102.507	102.476
					6.000					5.250	102.547	102.516	102.484	102.453

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	97.957	97.925	97.894	97.863
3.375	98.326	98.295	98.264	98.233
3.500	100.142	100.110	100.079	100.048
3.625	100.443	100.411	100.380	100.349
3.750	100.857	100.825	100.794	100.763
3.875	101.217	101.185	101.154	101.123
4.000	101.497	101.465	101.434	101.403
4.125	101.803	101.771	101.740	101.709
4.250	102.160	102.128	102.097	102.066
4.375	102.465	102.433	102.402	102.371
4.500	102.446	102.415	102.384	102.352
4.625	102.423	102.392	102.361	102.329
4.750	102.407	102.376	102.344	102.313
4.875	102.585	102.554	102.522	102.491
5.000	102.614	102.583	102.551	102.520
5.125	102.570	102.539	102.507	102.476
5.250	102.547	102.516	102.484	102.453

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
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	90.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

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
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
≥740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products								
>20 Yr Term	Credit Scores							
	Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
≤20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms	Credit Scores							
Second Home	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630

State Adjustments	
Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, HI, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.100
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

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 Sta	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194





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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	99.837	99.762	99.735	99.718	3.750	100.244	100.106	100.080	100.029	2.750	96.789	96.716	96.714	96.709
3.875	100.436	100.364	100.338	100.321	3.875	100.886	100.752	100.726	100.681	2.875	97.469	97.395	97.393	97.389
4.000	100.867	100.800	100.774	100.760	4.000	101.309	101.181	101.155	101.110	3.000	98.129	98.054	98.051	98.049
4.125	101.352	101.293	101.266	101.258	4.125	102.022	101.896	101.870	101.820	3.125	98.721	98.647	98.644	98.643
4.250	102.092	102.021	101.973	101.950	4.250	102.856	102.750	102.704	102.644	3.250	100.059	99.986	99.983	99.983
4.375	102.606	102.543	102.495	102.483	4.375	103.262	103.159	103.113	103.053	3.375	100.488	100.416	100.413	100.417
4.500	102.989	102.942	102.894	102.893	4.500	103.493	103.396	103.350	103.290	3.500	100.720	100.643	100.619	100.599
4.625	103.291	103.256	103.209	103.206	4.625	103.885	103.788	103.742	103.686	3.625	101.267	101.192	101.168	101.150
4.750	103.582	103.514	103.445	103.459	4.750	104.389	104.285	104.218	104.197	3.750	101.721	101.649	101.625	101.607
4.875	104.091	104.030	103.961	103.979	4.875	104.743	104.644	104.576	104.557	3.875	102.172	102.102	102.078	102.064
5.000	104.352	104.296	104.227	104.248	5.000	105.010	104.911	104.843	104.827	4.000	102.603	102.503	102.457	102.420
5.125	104.430	104.280	104.189	104.222	5.125	105.162	104.949	104.859	104.830	4.125	103.123	103.027	102.981	102.944
5.250	104.884	104.741	104.650	104.688	5.250	105.479	105.270	105.180	105.152	4.250	103.498	103.400	103.354	103.319
5.375	105.346	105.212	105.121	105.165	5.375	105.879	105.674	105.585	105.559	4.375	103.902	103.809	103.763	103.729
5.500	105.562	105.434	105.343	105.387	5.500	106.079	105.878	105.788	105.764	4.500	103.589	103.395	103.328	103.271
5.625	105.581	105.425	105.313	105.368	5.625	105.801	105.648	105.535	105.591	4.625	104.016	103.824	103.756	103.701
5.750	105.993	105.844	105.732	105.790	5.750	106.110	105.960	105.848	105.906	4.750	104.467	104.278	104.210	104.156
5.875	106.269	106.126	106.013	106.075	5.875	106.509	106.364	106.251	106.314	4.875	104.775	104.588	104.520	104.467
6.000	106.524	106.383	106.271	106.333	6.000	106.680	106.536	106.424	106.483	5.000	104.437	104.266	104.176	104.101
6.125	106.484	106.258	106.123	106.046	6.125	106.536	106.311	106.176	106.100	5.125	104.767	104.598	104.507	104.433
6.250	106.723	106.500	106.365	106.290	6.250					5.250				
6.375	106.977	106.955	106.799	106.804	6.375					5.375				
6.500	107.992	107.980	107.823	107.831	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
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

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
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
≥740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products

>20 Yr Term		Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350	
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460	
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080	
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520	
≤20 Yr Term		Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270	
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520	
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290	
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550	
All Terms		Credit Scores							
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230	
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630	
Manufactured Home	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300	

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, HI, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.150
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

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 Sts	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



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 Phone: 877-945-4105 ext 3



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**WesLend Fixed Agency Super Conforming - LP Only**

1053-01 1153-01					1353-01				
FHLMC 25/30 Yr Fixed SC					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	98.825	98.750	98.723	98.706	2.875	96.769	96.695	96.693	96.689
3.875	99.423	99.351	99.325	99.308	3.000	97.429	97.354	97.351	97.349
4.000	99.854	99.787	99.761	99.747	3.125	98.021	97.947	97.944	97.943
4.125	100.339	100.280	100.253	100.245	3.250	99.359	99.286	99.283	99.283
4.250	101.081	101.010	100.962	100.939	3.375	99.788	99.716	99.713	99.717
4.375	101.595	101.532	101.484	101.472	3.500	99.956	99.879	99.855	99.835
4.500	101.978	101.931	101.883	101.882	3.625	100.503	100.428	100.404	100.386
4.625	102.280	102.245	102.198	102.195	3.750	100.904	100.832	100.808	100.790
4.750	102.156	102.088	102.019	102.033	3.875	101.355	101.285	101.261	101.247
4.875	102.665	102.604	102.535	102.553	4.000	101.284	101.184	101.138	101.101
5.000	102.925	102.869	102.800	102.821	4.125	101.804	101.708	101.662	101.625
5.125	102.605	102.455	102.364	102.397	4.250	102.179	102.081	102.035	102.000
5.250	103.059	102.916	102.825	102.863	4.375	102.584	102.491	102.445	102.411
5.375	103.521	103.387	103.296	103.340	4.500	101.670	101.476	101.409	101.352
5.500	103.737	103.609	103.518	103.562	4.625	102.097	101.905	101.837	101.782
5.625	103.062	102.906	102.794	102.849	4.750	102.548	102.359	102.291	102.237
5.750	103.474	103.325	103.213	103.271	4.875	102.857	102.670	102.602	102.549
5.875	103.751	103.608	103.495	103.557	5.000	102.268	102.097	102.007	101.932
6.000	104.006	103.865	103.753	103.815	5.125	102.598	102.429	102.338	102.264
6.125	102.863	102.637	102.502	102.425	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
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	90.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

**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
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
≥740	-0.375	-0.625	-0.625	-0.875

**LPMI Adjustments - All LPMI Products**

>20 Yr Term	Credit Scores							
	Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
<=20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms	Credit Scores							
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630

**State Adjustments**

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, HI, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.150
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

**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



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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	97.865	97.834	97.802	97.771	3.875	99.857	99.826	99.795	99.764
3.750	98.558	98.527	98.495	98.464	4.000	100.480	100.448	100.417	100.386
3.875	99.180	99.149	99.118	99.086	4.125	100.985	100.953	100.922	100.891
4.000	99.626	99.595	99.563	99.532	4.250	101.428	101.396	101.365	101.334
4.125	100.259	100.228	100.197	100.165	4.375	101.864	101.833	101.801	101.770
4.250	100.849	100.817	100.786	100.755	4.500	102.256	102.225	102.194	102.163
4.375	101.352	101.321	101.289	101.258	4.625	102.767	102.736	102.705	102.673
4.500	101.822	101.791	101.760	101.729	4.750	103.229	103.198	103.167	103.136
4.625	102.203	102.172	102.140	102.109	4.875	103.678	103.646	103.615	103.584
4.750	102.607	102.575	102.544	102.513	5.000	103.701	103.670	103.638	103.607
4.875	103.092	103.060	103.029	102.998	5.125	104.145	104.114	104.083	104.052
5.000	103.373	103.342	103.311	103.279	5.250	104.469	104.437	104.406	104.375
5.125	103.666	103.635	103.603	103.572	5.375	104.744	104.713	104.682	104.650
5.250	104.105	104.074	104.043	104.012	5.500	104.970	104.939	104.907	104.876
5.375	104.347	104.315	104.284	104.253	5.625	103.629	103.598	103.567	103.536
5.500	103.452	103.421	103.390	103.359	5.750	103.909	103.878	103.847	103.816
5.625	103.629	103.598	103.567	103.536	5.875				
5.750	103.909	103.878	103.847	103.816	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
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 Adjustments - HomeReady

>20 Yr Term	Credit Scores *LPMI LLPA's not subject to HomeReady LLPA Caps							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.310	-1.880	-2.360	-2.780	-3.450	-4.610	-5.060	-5.590
95 - 90.01%	-1.200	-1.690	-2.100	-2.480	-3.080	-4.040	-4.330	-4.630
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
≤20 Yr Term	Credit Scores *LPMI LLPA's not subject to HomeReady LLPA Caps							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.000	-1.270	-1.550	-1.810	-2.200	-2.770	-3.000	-3.240
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms	Credit Scores *LPMI LLPA's not subject to HomeReady LLPA Caps							
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, HI, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.150
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

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



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Effective: 4/17/19 11:26 AM

HomePossible						
	1022-00	Home Possible 30 Yr Fixed				
	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
		3.625	98.567	98.489	98.463	98.444
		3.750	99.337	99.262	99.235	99.218
		3.875	99.936	99.864	99.838	99.821
		4.000	100.367	100.300	100.274	100.260
		4.125	100.852	100.793	100.766	100.758
		4.250	101.592	101.521	101.473	101.450
		4.375	102.106	102.043	101.995	101.983
		4.500	102.489	102.442	102.394	102.393
		4.625	102.791	102.756	102.709	102.706
		4.750	103.082	103.014	102.945	102.959
		4.875	103.591	103.530	103.461	103.479
		5.000	103.852	103.796	103.727	103.748
		5.125	103.930	103.780	103.689	103.722
		5.250	104.384	104.241	104.150	104.188
		5.375	104.846	104.712	104.621	104.665
		5.500	105.062	104.934	104.843	104.887
		5.625	105.081	104.925	104.813	104.868
		5.750	105.493	105.344	105.232	105.290
		5.875	105.769	105.626	105.513	105.575
		6.000	106.024	105.883	105.771	105.833

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			
Days	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	-0.500
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**LPMI Adjustments - Home Possible**

>20 Yr Term		Credit Scores *LPMI LLPA's not subject to Home Possible LLPA Caps							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97 - 95.01%	-1.310	-1.880	-2.360	-2.780	-3.450	-4.610	-5.060	-5.590	
95 - 90.01%	-1.200	-1.690	-2.100	-2.480	-3.080	-4.040	-4.330	-4.630	
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080	
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520	
≤20 Yr Term		Credit Scores *LPMI LLPA's not subject to Home Possible LLPA Caps							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97 - 95.01%	-1.000	-1.270	-1.550	-1.810	-2.200	-2.770	-3.000	-3.240	
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520	
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290	
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550	
All Terms		Credit Scores *LPMI LLPA's not subject to Home Possible LLPA Caps							
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230	
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630	

**State Adjustments**

<b>Zone 1:</b> NY	-0.100
<b>Zone 2:</b> MA	-0.050
<b>Zone 3:</b> AZ, CA, CO, IA, IL, ME, MO, NV, VA	0.000
<b>Zone 4:</b> AL, AR, CT, ID, HI, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
<b>Zone 5:</b> GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
<b>Zone 6:</b> FL	0.150
<b>Zone 7a:</b> TX (w/o Impounds)	0.125
<b>Zone 7b:</b> TX (with Impounds)	0.225

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





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 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	Rate	15 Day	30 Day	45 Day
2.750	96.363	96.353	96.310	2.750	95.812	95.801	95.749	3.000				3.000				3.000				3.000			
2.875	97.129	97.114	97.077	2.875	96.632	96.617	96.570	3.125				3.125				3.125				3.125			
3.000	98.226	98.206	98.174	3.000	97.670	97.650	97.608	3.250				3.250				3.250				3.250			
3.125	98.616	98.590	98.563	3.125	98.220	98.194	98.157	3.375				3.375				3.375				3.375			
3.250	99.176	99.127	99.077	3.250	98.667	98.636	98.602	3.500				3.500				3.500				3.500			
3.375	99.549	99.500	99.450	3.375	99.099	99.063	99.030	3.625				3.625				3.625				3.625			
3.500	99.936	99.886	99.836	3.500	99.523	99.482	99.451	3.750				3.750				3.750				3.750			
3.625	100.324	100.275	100.225	3.625	99.948	99.901	99.872	4.000				4.000				4.000				4.000			
3.750	100.700	100.650	100.600	3.750	100.335	100.285	100.255	4.125				4.125				4.125				4.125			
3.875	101.073	101.023	100.973	3.875	100.777	100.728	100.678	4.250				4.250				4.250				4.250			
4.000	101.406	101.356	101.306	4.000	101.181	101.131	101.081	4.375				4.375				4.375				4.375			
4.125	101.709	101.659	101.609	4.125	101.554	101.504	101.454	4.500				4.500				4.500				4.500			
4.250	101.942	101.892	101.842	4.250	101.845	101.795	101.745	4.625				4.625				4.625				4.625			
4.375	102.157	102.108	102.058	4.375	102.115	102.066	102.016	4.750				4.750				4.750				4.750			
4.500	102.353	102.304	102.254	4.500	102.378	102.329	102.279	4.625				4.625				4.625				4.625			
				4.625	102.639	102.590	102.540																

**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
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

**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
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
≥740	-0.375	-0.625	-0.625	-0.875

**LPMI Adjustments - All LPMI Products**

>20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
≤20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms	Credit Scores							
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630

**State Adjustments**

<b>Zone 1:</b> NY	-0.100
<b>Zone 2:</b> MA	-0.050
<b>Zone 3:</b> AZ, CA, CO, IA, IL, ME, MO, NV, VA	0.000
<b>Zone 4:</b> AL, AR, CT, ID, HI, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
<b>Zone 5:</b> GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
<b>Zone 6:</b> FL	0.150
<b>Zone 7a:</b> TX (w/o Impounds)	0.125
<b>Zone 7b:</b> TX (with Impounds)	0.225

**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





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Effective: 4/17/19 11:26 AM

**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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
2.750	96.575	96.565	96.523	2.750	95.893	95.883	95.830	3.000				3.125				3.000							
2.875	97.338	97.322	97.285	2.875	96.711	96.696	96.648	3.125	96.815	96.781	96.724	3.250	97.738	97.699	97.647	3.125							
3.000	98.428	98.408	98.376	3.000	97.746	97.725	97.683	3.250	98.811	98.785	98.759	3.375	98.933	98.889	98.842	3.250							
3.125	98.811	98.785	98.759	3.125	98.291	98.265	98.228	3.375	99.120	99.089	99.062	3.500	99.597	99.547	99.506	3.375							
3.250	99.120	99.089	99.062	3.250	98.734	98.703	98.668	3.500	99.419	99.383	99.356	3.625	100.051	99.996	99.956	3.500							
3.375	99.419	99.383	99.356	3.375	99.161	99.125	99.092	3.625	99.716	99.674	99.647	3.750	100.475	100.415	100.377	3.625							
3.500	99.716	99.674	99.647	3.500	99.581	99.540	99.509	3.750	100.015	99.969	99.941	4.000	100.898	100.833	100.797	3.750							
3.625	100.015	99.969	99.941	3.625	100.002	99.955	99.926	4.000	100.338	100.286	100.258	4.125	101.329	101.259	101.225	4.000							
3.750	100.338	100.286	100.258	3.750	100.765	100.708	100.681	4.125	100.666	100.609	100.581	4.250	101.598	101.522	101.488	4.125							
3.875	100.666	100.609	100.581	3.875	101.146	101.084	101.058	4.250	100.993	100.936	100.903	4.375	101.843	101.762	101.726	4.250							
4.000	100.993	100.936	100.903	4.000	101.535	101.467	101.442	4.375	101.325	101.258	101.230	4.500	102.091	102.005	101.967	4.375							
4.125	101.325	101.258	101.230	4.125	101.841	101.768	101.743	4.500	101.604	101.531	101.502	4.625	102.340	102.248	102.210	4.500							
4.250	101.604	101.531	101.502	4.250	102.136	102.058	102.031	4.625	101.874	101.796	101.765	4.750	102.417	102.321	102.278	4.625							
4.375	101.874	101.796	101.765	4.375	102.431	102.348	102.321	4.750	102.143	102.060	102.028	4.875	102.473	102.372	102.324	4.750							
4.500	102.143	102.060	102.028	4.500	102.728	102.639	102.612	5.000	102.413	102.325	102.292	5.125	102.532	102.425	102.372	4.875							
4.625	102.413	102.325	102.292	4.625	102.993	102.900	102.871	5.250	102.636	102.542	102.507	5.375	102.589	102.477	102.420	5.000							
4.750	102.636	102.542	102.507	4.750	103.256	103.157	103.127	5.500	102.852	102.754	102.716	5.625	103.190	103.073	103.020	5.125							
4.875	102.852	102.754	102.716	4.875	103.500	103.416	103.384	5.750	103.070	102.966	102.926	6.000	103.500	103.500	103.500	5.250							
5.000	103.070	102.966	102.926	5.000	103.500	103.500	103.500	6.250	103.286	103.177	103.134	6.500				5.375							
5.125	103.286	103.177	103.134	5.125																			

**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
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

**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
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
≥740	-0.375	-0.625	-0.625	-0.875

**LPMI Adjustments - All LPMI Products**

>20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
≤20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms	Credit Scores							
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630

**State Adjustments**

<b>Zone 1:</b> NY	-0.100
<b>Zone 2:</b> MA	-0.050
<b>Zone 3:</b> AZ, CA, CO, IA, IL, ME, MO, NV, VA	0.000
<b>Zone 4:</b> AL, AR, CT, ID, HI, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
<b>Zone 5:</b> GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
<b>Zone 6:</b> FL	0.150
<b>Zone 7a:</b> TX (w/o Impounds)	0.125
<b>Zone 7b:</b> TX (with Impounds)	0.225

**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



Lock Desk Hours 8:00 am - 4:30 pm Pacific Time  
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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	99.943	99.920	99.896	99.873	3.375	99.943	99.920	99.896	99.873	3.500	101.145	101.121	101.098	101.074	3.500	101.616	101.592	101.569	101.545	3.625	101.063	101.040	101.016	100.993	3.625	101.616	101.592	101.569	101.545					
3.500	100.508	100.485	100.461	100.438	3.500	100.508	100.485	100.461	100.438	3.750	102.011	101.987	101.964	101.940	3.750	102.263	102.239	102.216	102.192	3.875	101.603	101.580	101.556	101.533	3.875	102.263	102.239	102.216	102.192					
3.625	101.063	101.040	101.016	100.993	3.625	101.063	101.040	101.016	100.993	4.000	102.761	102.737	102.714	102.690	4.000	102.761	102.737	102.714	102.690	4.125	102.235	102.212	102.188	102.165	4.125	102.761	102.737	102.714	102.690					
3.750	101.603	101.580	101.556	101.533	3.750	101.603	101.580	101.556	101.533	4.250	103.185	103.161	103.138	103.114	4.250	103.185	103.161	103.138	103.114	4.375	102.811	102.788	102.764	102.741	4.375	103.185	103.161	103.138	103.114					
3.875	102.235	102.212	102.188	102.165	3.875	102.235	102.212	102.188	102.165	4.500	103.608	103.584	103.561	103.537	4.500	103.608	103.584	103.561	103.537	4.625	103.259	103.236	103.212	103.189	4.625	103.608	103.584	103.561	103.537					
4.000	102.811	102.788	102.764	102.741	4.000	102.811	102.788	102.764	102.741	4.750	104.032	104.008	103.985	103.961	4.750	104.032	104.008	103.985	103.961	4.875	103.479	103.456	103.432	103.409	4.875	104.032	104.008	103.985	103.961					
4.125	103.259	103.236	103.212	103.189	4.125	103.259	103.236	103.212	103.189	5.000	104.456	104.432	104.409	104.385	5.000	104.456	104.432	104.409	104.385	5.125	103.623	103.600	103.576	103.553	5.125	104.456	104.432	104.409	104.385					
4.250	103.479	103.456	103.432	103.409	4.250	103.479	103.456	103.432	103.409	5.250	104.880	104.856	104.833	104.809	5.250	104.880	104.856	104.833	104.809	5.375	104.130	104.107	104.083	104.060	5.375	104.880	104.856	104.833	104.809					
4.375	103.623	103.600	103.576	103.553	4.375	103.623	103.600	103.576	103.553	5.500	105.304	105.280	105.257	105.233	5.500	105.304	105.280	105.257	105.233	5.625	104.259	104.236	104.212	104.189	5.625	105.304	105.280	105.257	105.233					
4.500	104.130	104.107	104.083	104.060	4.500	104.130	104.107	104.083	104.060	5.750	105.728	105.704	105.681	105.657	5.750	105.728	105.704	105.681	105.657	5.875	104.379	104.356	104.332	104.309	5.875	105.728	105.704	105.681	105.657					
4.625	104.552	104.529	104.505	104.482	4.625	104.552	104.529	104.505	104.482																									
4.750	104.724	104.701	104.677	104.654	4.750	104.724	104.701	104.677	104.654																									
4.875	104.373	104.350	104.326	104.303	4.875	104.373	104.350	104.326	104.303																									
5.000	104.828	104.805	104.781	104.758	5.000	104.828	104.805	104.781	104.758																									
5.125	105.131	105.108	105.084	105.061	5.125	105.131	105.108	105.084	105.061																									
5.250	104.883	104.860	104.836	104.813	5.250	104.883	104.860	104.836	104.813																									
5.375	105.083	105.060	105.036	105.013	5.375	105.083	105.060	105.036	105.013																									
5.500	105.553	105.530	105.506	105.483	5.500	105.553	105.530	105.506	105.483																									
5.625	105.541	105.518	105.494	105.471	5.625	105.541	105.518	105.494	105.471																									
5.750					5.750																													
5.875					5.875																													

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	99.943	99.920	99.896	99.873					
3.500	100.508	100.485	100.461	100.438					
3.625	101.063	101.040	101.016	100.993					
3.750	101.603	101.580	101.556	101.533					
3.875	102.235	102.212	102.188	102.165					
4.000	102.811	102.788	102.764	102.741					
4.125	103.259	103.236	103.212	103.189					
4.250	103.479	103.456	103.432	103.409					
4.375	103.623	103.600	103.576	103.553					
4.500	104.130	104.107	104.083	104.060					
4.625	104.552	104.529	104.505	104.482					
4.750	104.724	104.701	104.677	104.654					
4.875	104.373	104.350	104.326	104.303					
5.000	104.828	104.805	104.781	104.758					
5.125	105.131	105.108	105.084	105.061					
5.250	104.883	104.860	104.836	104.813					
5.375	105.083	105.060	105.036	105.013					
5.500	105.553	105.530	105.506	105.483					
5.625	105.541	105.518	105.494	105.471					
5.750									

Streamline/IRRRL 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

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



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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	98.674	98.651	98.627	98.604	3.375	99.766	99.748	99.726	99.707	
3.625	99.229	99.206	99.182	99.159	3.500	100.211	100.192	100.171	100.151	
3.750	99.769	99.746	99.722	99.699	3.625	100.648	100.629	100.608	100.588	
3.875	100.141	100.117	100.094	100.070	3.750	101.072	101.054	101.033	101.013	
4.000	100.671	100.647	100.624	100.600	3.875	101.413	101.389	101.360	101.334	
4.125	101.198	101.175	101.151	101.128	4.000	101.840	101.816	101.787	101.761	
4.250	101.703	101.680	101.656	101.633	4.125	102.260	102.235	102.207	102.181	
4.375	101.721	101.698	101.674	101.651	4.250	102.682	102.657	102.629	102.603	
4.500	102.188	102.164	102.141	102.117	4.375	101.410	101.385	101.357	101.335	
4.625	102.516	102.493	102.469	102.446	4.500	101.839	101.815	101.786	101.765	
4.750	102.800	102.777	102.753	102.730	4.625	102.270	102.245	102.217	102.195	
4.875	101.993	101.970	101.946	101.923	4.750	102.626	102.601	102.573	102.551	
5.000	102.404	102.381	102.357	102.334	4.875					
5.125	102.836	102.812	102.789	102.765	5.000					
5.250	103.237	103.213	103.190	103.167	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

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



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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	97.452	97.389	97.327		3.000	97.452	97.389	97.327	
3.125	97.831	97.768	97.706		3.125	97.831	97.768	97.706	
3.250	98.221	98.158	98.096		3.250	98.221	98.158	98.096	
3.375	99.629	99.566	99.504		3.375	99.629	99.566	99.504	
3.500	100.014	99.951	99.889		3.500	100.014	99.951	99.889	
3.625	100.399	100.336	100.274		3.625	100.399	100.336	100.274	
3.750	100.785	100.722	100.660		3.750	100.785	100.722	100.660	
3.875	100.823	100.760	100.698		3.875	100.823	100.760	100.698	
4.000	101.209	101.146	101.084		4.000	101.209	101.146	101.084	
4.125	101.606	101.543	101.481		4.125	101.606	101.543	101.481	
4.250	101.993	101.930	101.868		4.250	101.993	101.930	101.868	
4.375	101.901	101.838	101.776		4.375	101.901	101.838	101.776	
4.500	102.298	102.235	102.173		4.500	102.298	102.235	102.173	
4.625	102.685	102.622	102.560		4.625	102.685	102.622	102.560	
4.750	103.083	103.020	102.958		4.750	103.083	103.020	102.958	
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**

Loan Amount	Adjustment
<=\$50,000	-0.500
>\$50,000 and <=\$85,000	-0.250
>\$85,000 and <=\$110,000	0.000
>\$110,000 and <=\$150,000	0.000
>\$150,000 and <=\$175,000	0.000
>\$175,000 and <=\$250,000	0.050

**State Adjustments**

Zone	Adjustment
<b>Zone 1:</b> PA, TX	0.125
<b>Zone 2:</b> CT, FL, IA, IL, MI, OH, OK	0.100
<b>Zone 3:</b> AR, DE, GA, IN, KS, LA, MN, MO, MS, NC, ND, NH, NJ, NY, OR, SC, SD	0.050
<b>Zone 4:</b> AL, AZ, CO, DC, HI, ID, KY, MA, MD, ME, MT, NM, RI, TN, UT, VA, VT, WA, WV	0.000
<b>Zone 5:</b> CA, NV	-0.125

\*Adjustments to Total loan amount

**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





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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	98.269	98.144	3.750	98.572	98.447			
4.125	98.652	98.527	3.875	99.026	98.901			
4.250	99.038	98.913	4.000	99.403	99.278			
4.375	99.382	99.257	4.125	99.663	99.538			
4.500	99.739	99.614	4.250	100.007	99.882			
4.625	100.093	99.968	4.375	100.333	100.208			
4.750	100.428	100.303	4.500	100.565	100.440			
4.875	100.744	100.619	4.625					
5.000	101.055	100.930	4.750					
5.125	101.319	101.194	4.875					
5.250	101.627	101.502	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 Caps 2/2/5			3800-21 Jumbo 7/1 ARM Margin 2.25 Caps 5/2/5			3900-21 Jumbo 10/1 ARM Margin 2.25 Caps 5/2/5		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
3.500	98.310	98.185	3.500	98.354	98.229	3.625	98.201	98.076
3.625	98.688	98.563	3.625	98.756	98.631	3.750	98.634	98.509
3.750	99.068	98.943	3.750	99.133	99.008	3.875	99.036	98.911
3.875	99.407	99.282	3.875	99.535	99.410	4.000	99.424	99.299
4.000	99.728	99.603	4.000	99.921	99.796	4.125	99.805	99.680
4.125	100.032	99.907	4.125	100.204	100.079	4.250	100.152	100.027
4.250	100.235	100.110	4.250	100.496	100.371	4.375	100.437	100.312
4.375	100.479	100.354	4.375	100.764	100.639	4.500	100.662	100.537
4.500	100.729	100.604	4.500	100.976	100.851	4.625	100.844	100.719
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
No MI w/720-739 Fico	n/a	n/a	n/a	n/a	n/a	-0.375	n/a