



Effective: 4/18/19 11:27 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 State	-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. Relock 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 1001-99					1200-99 1201-99					1300-99 1301-99				
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 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
3.625	98.507	98.484	98.461	98.437	3.875	100.484	100.461	100.437	100.414	3.000	98.188	98.164	98.141	98.118
3.750	99.200	99.177	99.154	99.130	4.000	101.505	101.482	101.458	101.435	3.125	99.043	99.020	98.997	98.973
3.875	99.854	99.830	99.807	99.783	4.125	101.997	101.974	101.950	101.927	3.250	99.301	99.278	99.254	99.231
4.000	100.785	100.762	100.738	100.715	4.250	102.469	102.446	102.422	102.399	3.375	99.742	99.719	99.695	99.672
4.125	101.307	101.284	101.260	101.237	4.375	102.892	102.868	102.845	102.821	3.500	100.905	100.881	100.858	100.834
4.250	102.020	101.997	101.973	101.950	4.500	103.230	103.207	103.183	103.160	3.625	101.389	101.365	101.342	101.318
4.375	102.520	102.496	102.473	102.449	4.625	103.741	103.718	103.694	103.671	3.750	101.748	101.724	101.701	101.677
4.500	103.001	102.978	102.954	102.931	4.750	104.228	104.205	104.181	104.158	3.875	102.230	102.206	102.183	102.159
4.625	103.227	103.204	103.180	103.157	4.875	104.670	104.647	104.623	104.600	4.000	102.583	102.560	102.536	102.513
4.750	103.615	103.592	103.568	103.545	5.000	104.859	104.836	104.812	104.789	4.125	103.088	103.064	103.041	103.017
4.875	104.232	104.209	104.185	104.162	5.125	105.077	105.054	105.030	105.007	4.250	103.597	103.573	103.550	103.526
5.000	104.543	104.520	104.496	104.473	5.250	105.402	105.379	105.355	105.332	4.375	104.037	104.013	103.990	103.966
5.125	104.667	104.644	104.620	104.597	5.375	105.697	105.674	105.650	105.627	4.500	104.002	103.979	103.956	103.932
5.250	105.044	105.021	104.997	104.974	5.500	105.952	105.929	105.905	105.882	4.625	104.125	104.102	104.079	104.055
5.375	105.344	105.321	105.297	105.274	5.625	106.105	106.082	106.058	106.035	4.750	104.388	104.365	104.342	104.318
5.500	105.640	105.617	105.593	105.570	5.750	106.262	106.239	106.215	106.192	4.875	104.468	104.445	104.422	104.398
5.625	105.776	105.753	105.729	105.706	5.875					5.000	104.692	104.669	104.645	104.622
5.750	106.055	106.032	106.008	105.985	6.000					5.125	104.669	104.646	104.622	104.599
5.875					6.125					5.250	106.036	106.013	105.989	105.966
6.000					6.250					5.375				
1400-99 1401-99					1008-05 1007-05					1308-05 1307-05				
Conventional 10 Yr Fixed					Conventional 30 Yr Fixed COOP and CEMA					Conventional 15 Yr Fixed COOP and CEMA				
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
3.250	99.432	99.408	99.385	99.361	3.625	98.775	98.715	98.462	98.405	3.250	99.568	99.521	99.489	99.381
3.375	99.825	99.802	99.778	99.755	3.750	99.491	99.426	99.178	99.116	3.375	99.988	99.945	99.909	99.806
3.500	100.884	100.860	100.837	100.813	3.875	100.169	100.098	99.855	99.788	3.500	100.261	100.223	100.182	100.084
3.625	101.361	101.337	101.314	101.290	4.000	100.747	100.671	100.434	100.361	3.625	100.624	100.597	100.549	100.520
3.750	101.936	101.912	101.889	101.865	4.125	101.262	101.180	100.948	100.870	3.750	101.112	101.089	101.037	101.012
3.875	102.227	102.203	102.180	102.156	4.250	101.550	101.463	101.208	101.125	3.875	101.502	101.484	101.427	101.407
4.000	102.472	102.449	102.425	102.402	4.375	102.119	102.027	101.777	101.688	4.000	101.814	101.808	101.743	101.731
4.125	102.956	102.932	102.909	102.885	4.500	102.630	102.534	102.288	102.195	4.125	102.258	102.256	102.188	102.179
4.250	103.465	103.441	103.418	103.394	4.625	103.126	103.024	102.784	102.685	4.250	102.802	102.805	102.731	102.728
4.375	103.905	103.881	103.858	103.834	4.750	103.143	103.036	102.855	102.751	4.375	103.278	103.286	103.208	103.209
4.500	103.870	103.847	103.824	103.800	4.875	103.655	103.543	103.367	103.258	4.500	103.467	103.479	103.397	103.402
4.625	103.915	103.892	103.869	103.845	5.000	104.076	103.958	103.787	103.673	4.625	103.066	103.089	103.000	103.012
4.750	104.178	104.155	104.132	104.108	5.125	104.464	104.341	104.176	104.056	4.750	103.495	103.523	103.429	103.446
4.875	104.258	104.235	104.212	104.188	5.250	104.437	104.309	104.202	104.077	4.875	103.815	103.847	103.748	103.770
5.000	104.482	104.459	104.435	104.412	5.375	104.864	104.730	104.628	104.498	5.000	104.043	104.079	103.976	104.003
5.125	104.459	104.436	104.412	104.389	5.500	105.210	105.071	104.974	104.839	5.125	102.008	102.024	101.914	101.916
5.250	105.826	105.803	105.779	105.756	5.625	105.483	105.339	105.248	105.107	5.250	102.385	102.406	102.291	102.298
5.375					5.750	105.572	105.423	105.489	105.344	5.375	102.644	102.670	102.551	102.562
5.500					5.875	105.925	105.771	105.843	105.692	5.500	102.846	102.876	102.752	102.768
5.625					6.000	106.000	106.000	106.000	106.000	5.625	101.632	101.674	101.543	101.566

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)								
	<=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	



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	98.631	98.608	98.585	98.561	4.000	99.401	99.378	99.354	99.331	3.250	98.129	98.105	98.082	98.058
4.000	99.401	99.378	99.354	99.331	4.125	99.949	99.926	99.902	99.879	3.375	98.498	98.475	98.451	98.428
4.125	99.949	99.926	99.902	99.879	4.250	100.391	100.368	100.344	100.321	3.500	100.180	100.156	100.133	100.109
4.250	100.391	100.368	100.344	100.321	4.375	100.891	100.867	100.844	100.820	3.625	100.524	100.500	100.477	100.453
4.375	100.891	100.867	100.844	100.820	4.500	101.372	101.349	101.325	101.302	3.750	100.854	100.830	100.807	100.783
4.500	101.372	101.349	101.325	101.302	4.625	101.598	101.575	101.551	101.528	3.875	101.457	101.433	101.410	101.386
4.625	101.598	101.575	101.551	101.528	4.750	101.793	101.770	101.746	101.723	4.000	101.474	101.451	101.427	101.404
4.750	101.793	101.770	101.746	101.723	4.875	102.484	102.461	102.437	102.414	4.125	101.786	101.762	101.739	101.715
4.875	102.484	102.461	102.437	102.414	5.000	102.796	102.773	102.749	102.726	4.250	102.136	102.112	102.089	102.065
5.000	102.796	102.773	102.749	102.726	5.125	102.755	102.732	102.708	102.685	4.375	102.439	102.415	102.392	102.368
5.125	102.755	102.732	102.708	102.685	5.250	102.802	102.779	102.755	102.732	4.500	102.407	102.384	102.361	102.337
5.250	102.802	102.779	102.755	102.732	5.375	103.255	103.232	103.208	103.185	4.625	102.383	102.360	102.337	102.313
5.375	103.255	103.232	103.208	103.185	5.500	103.577	103.554	103.530	103.507	4.750	102.356	102.333	102.310	102.286
5.500	103.577	103.554	103.530	103.507	5.625	103.795	103.772	103.748	103.725	4.875	102.466	102.443	102.420	102.396
5.625	103.795	103.772	103.748	103.725	5.750	103.777	103.754	103.730	103.707	5.000	102.392	102.369	102.346	102.322
5.750	103.777	103.754	103.730	103.707	5.875					5.125	102.361	102.338	102.314	102.291
					6.000					5.250	103.727	103.704	103.680	103.657

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	97.913	97.890	97.866	97.843
3.375	98.283	98.259	98.236	98.212
3.500	100.180	100.156	100.133	100.109
3.625	100.524	100.500	100.477	100.453
3.750	100.854	100.830	100.807	100.783
3.875	101.457	101.433	101.410	101.386
4.000	101.474	101.451	101.427	101.404
4.125	101.786	101.762	101.739	101.715
4.250	102.136	102.112	102.089	102.065
4.375	102.439	102.415	102.392	102.368
4.500	102.407	102.384	102.361	102.337
4.625	102.383	102.360	102.337	102.313
4.750	102.356	102.333	102.310	102.286
4.875	102.466	102.443	102.420	102.396
5.000	102.392	102.369	102.346	102.322
5.125	102.361	102.338	102.314	102.291
5.250	103.727	103.704	103.680	103.657

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)								
	<=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 > 15yr	-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%	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	
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 S	-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 Fixed Agency - LP Only														
1001-01 FHLMC 25/30 Yr Fixed					1201-01 FHLMC 20 Yr Fixed					1301-01 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	99.944	99.865	99.844	99.825	3.750	100.448	100.306	100.285	100.235	2.750	96.885	96.794	96.792	96.790
3.875	100.556	100.479	100.458	100.442	3.875	101.062	100.924	100.903	100.858	2.875	97.564	97.473	97.471	97.469
4.000	100.973	100.901	100.879	100.865	4.000	101.551	101.418	101.397	101.356	3.000	98.223	98.132	98.130	98.128
4.125	101.557	101.487	101.466	101.461	4.125	102.163	102.034	102.013	101.962	3.125	98.815	98.723	98.721	98.719
4.250	102.203	102.111	102.072	102.048	4.250	102.924	102.798	102.760	102.700	3.250	100.122	100.031	100.029	100.029
4.375	102.708	102.623	102.584	102.570	4.375	103.328	103.204	103.166	103.108	3.375	100.549	100.461	100.459	100.459
4.500	103.090	103.021	102.983	102.984	4.500	103.560	103.439	103.401	103.344	3.500	100.781	100.702	100.682	100.662
4.625	103.382	103.334	103.295	103.284	4.625	103.950	103.833	103.795	103.738	3.625	101.326	101.249	101.230	101.211
4.750	103.618	103.542	103.485	103.498	4.750	104.425	104.314	104.258	104.238	3.750	101.855	101.780	101.761	101.743
4.875	104.222	104.151	104.095	104.110	4.875	104.802	104.692	104.637	104.619	3.875	102.358	102.289	102.270	102.253
5.000	104.464	104.401	104.345	104.362	5.000	105.026	104.921	104.866	104.850	4.000	102.601	102.511	102.474	102.436
5.125	104.435	104.274	104.200	104.248	5.125	105.188	104.965	104.891	104.877	4.125	103.115	103.029	102.992	102.955
5.250	104.892	104.739	104.664	104.717	5.250	105.504	105.284	105.210	105.197	4.250	103.490	103.403	103.365	103.330
5.375	105.375	105.230	105.155	105.211	5.375	105.901	105.686	105.612	105.602	4.375	103.899	103.812	103.775	103.740
5.500	105.609	105.470	105.395	105.455	5.500	106.099	105.888	105.814	105.808	4.500	103.572	103.385	103.329	103.273
5.625	105.589	105.420	105.327	105.382	5.625	105.827	105.660	105.567	105.623	4.625	104.007	103.822	103.766	103.711
5.750	106.018	105.856	105.763	105.821	5.750	106.133	105.971	105.879	105.937	4.750	104.456	104.274	104.218	104.164
5.875	106.308	106.150	106.057	106.119	5.875	106.534	106.375	106.282	106.345	4.875	104.781	104.598	104.542	104.492
6.000	106.543	106.392	106.299	106.362	6.000	106.705	106.548	106.455	106.517	5.000	104.427	104.246	104.172	104.097
6.125	106.507	106.265	106.153	106.077	6.125	106.559	106.318	106.207	106.131	5.125	104.758	104.579	104.504	104.430
6.250	106.746	106.507	106.396	106.321	6.250					5.250				
6.375	106.957	106.916	106.787	106.792	6.375					5.375				
6.500	108.014	107.983	107.855	107.862	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 o

	<=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 > 15yr	-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 S	-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 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	98.932	98.853	98.832	98.813	2.875	96.864	96.773	96.771	96.769
3.875	99.543	99.466	99.445	99.429	3.000	97.523	97.432	97.430	97.428
4.000	99.960	99.888	99.866	99.852	3.125	98.115	98.023	98.021	98.019
4.125	100.544	100.474	100.453	100.448	3.250	99.422	99.331	99.329	99.329
4.250	101.192	101.100	101.061	101.037	3.375	99.849	99.761	99.759	99.759
4.375	101.697	101.612	101.573	101.559	3.500	100.017	99.938	99.918	99.898
4.500	102.079	102.010	101.972	101.973	3.625	100.562	100.485	100.466	100.447
4.625	102.371	102.323	102.284	102.273	3.750	101.038	100.963	100.944	100.926
4.750	102.192	102.116	102.059	102.072	3.875	101.541	101.472	101.453	101.436
4.875	102.796	102.725	102.669	102.684	4.000	101.282	101.192	101.155	101.117
5.000	103.037	102.974	102.918	102.935	4.125	101.796	101.710	101.673	101.636
5.125	102.610	102.449	102.375	102.423	4.250	102.171	102.084	102.046	102.011
5.250	103.067	102.914	102.839	102.892	4.375	102.581	102.494	102.457	102.422
5.375	103.550	103.405	103.330	103.386	4.500	101.653	101.466	101.410	101.354
5.500	103.784	103.645	103.570	103.630	4.625	102.088	101.903	101.847	101.792
5.625	103.070	102.901	102.808	102.863	4.750	102.537	102.355	102.299	102.245
5.750	103.499	103.337	103.244	103.302	4.875	102.863	102.680	102.624	102.574
5.875	103.790	103.632	103.539	103.601	5.000	102.258	102.077	102.003	101.928
6.000	104.025	103.874	103.781	103.844	5.125	102.589	102.410	102.335	102.261
6.125	102.886	102.644	102.532	102.456	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)

	<=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 > 15y	-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%	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

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 State	-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																			
8000-99 8100-99					6000-99 6100-99					8200-99 6200-99					8300-99 6300-99				
FHA/VA 25/30 Yr Fixed					FHA/VA 20 Yr Fixed					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					
3.375	100.068	100.053	100.037	100.021	3.375	100.068	100.053	100.037	100.021	3.500	101.195	101.171	101.148	101.124					
3.500	100.633	100.618	100.602	100.586	3.500	100.633	100.618	100.602	100.586	3.625	101.700	101.676	101.653	101.629					
3.625	101.188	101.173	101.157	101.141	3.625	101.219	101.204	101.188	101.173	3.750	102.018	101.994	101.971	101.947					
3.750	101.728	101.713	101.697	101.681	3.750	101.759	101.744	101.728	101.713	3.875	102.285	102.262	102.238	102.215					
3.875	102.354	102.338	102.323	102.307	3.875	102.354	102.338	102.323	102.307	4.000	102.786	102.763	102.739	102.716					
4.000	102.944	102.928	102.913	102.897	4.000	102.944	102.928	102.913	102.897	4.125	103.231	103.207	103.184	103.160					
4.125	103.405	103.389	103.374	103.358	4.125	103.421	103.405	103.389	103.374	4.250	102.725	102.701	102.678	102.654					
4.250	103.638	103.623	103.607	103.591	4.250	103.654	103.638	103.623	103.607	4.375	103.177	103.154	103.131	103.107					
4.375	103.693	103.677	103.662	103.646	4.375	103.693	103.677	103.662	103.646	4.500	103.623	103.600	103.577	103.553					
4.500	104.212	104.196	104.181	104.165	4.500	104.212	104.196	104.181	104.165	4.625	103.991	103.968	103.945	103.921					
4.625	104.645	104.629	104.614	104.598	4.625	104.645	104.629	104.614	104.598	4.750	103.083	103.060	103.036	103.013					
4.750	104.794	104.779	104.763	104.748	4.750	104.794	104.779	104.763	104.748	4.875	103.505	103.482	103.458	103.435					
4.875	104.434	104.419	104.403	104.388	4.875	104.434	104.419	104.403	104.388	5.000	103.906	103.883	103.859	103.836					
5.000	104.897	104.882	104.866	104.851	5.000	104.897	104.882	104.866	104.851	5.125	104.235	104.212	104.188	104.165					
5.125	105.203	105.188	105.172	105.157	5.125	105.203	105.188	105.172	105.157	5.250	104.546	104.523	104.499	104.476					
5.250	104.909	104.894	104.878	104.863	5.250	104.909	104.894	104.878	104.863	5.375									
5.375	105.159	105.143	105.128	105.112	5.375	105.159	105.143	105.128	105.112	5.500									
5.500	105.639	105.623	105.608	105.592	5.500	105.639	105.623	105.608	105.592	5.625									
5.625	105.635	105.619	105.604	105.588	5.625	105.635	105.619	105.604	105.588	5.750									
5.750					5.750					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	100.068	100.053	100.037	100.021					
3.500	100.633	100.618	100.602	100.586					
3.625	101.188	101.173	101.157	101.141					
3.750	101.728	101.713	101.697	101.681					
3.875	102.354	102.338	102.323	102.307					
4.000	102.944	102.928	102.913	102.897					
4.125	103.405	103.389	103.374	103.358					
4.250	103.638	103.623	103.607	103.591					
4.375	103.693	103.677	103.662	103.646					
4.500	104.212	104.196	104.181	104.165					
4.625	104.645	104.629	104.614	104.598					
4.750	104.794	104.779	104.763	104.748					
4.875	104.434	104.419	104.403	104.388					
5.000	104.897	104.882	104.866	104.851					
5.125	105.203	105.188	105.172	105.157					
5.250	104.909	104.894	104.878	104.863					
5.375	105.159	105.143	105.128	105.112					
5.500	105.639	105.623	105.608	105.592					
5.625	105.635	105.619	105.604	105.588					
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	0.100
Zone 6: AR, FL, MT	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	-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	98.799	98.784	98.768	98.752	3.375	99.817	99.798	99.777	99.752	
3.625	99.354	99.339	99.323	99.307	3.500	100.271	100.253	100.232	100.206	
3.750	99.894	99.879	99.863	99.847	3.625	100.708	100.690	100.669	100.644	
3.875	100.359	100.344	100.328	100.313	3.750	101.133	101.115	101.093	101.068	
4.000	100.889	100.874	100.858	100.843	3.875	101.427	101.402	101.374	101.352	
4.125	101.417	101.401	101.386	101.370	4.000	101.856	101.832	101.803	101.782	
4.250	101.922	101.906	101.891	101.875	4.125	102.273	102.249	102.220	102.199	
4.375	101.956	101.940	101.924	101.909	4.250	102.695	102.671	102.642	102.621	
4.500	102.407	102.391	102.376	102.360	4.375	101.423	101.398	101.370	101.349	
4.625	102.731	102.715	102.699	102.684	4.500	101.853	101.828	101.800	101.778	
4.750	103.034	103.019	103.003	102.988	4.625	102.283	102.259	102.230	102.209	
4.875	102.024	102.009	101.993	101.978	4.750	102.639	102.615	102.586	102.565	
5.000	102.436	102.420	102.404	102.389	4.875					
5.125	102.867	102.851	102.836	102.820	5.000					
5.250	103.263	103.247	103.232	103.216	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	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	-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				Margin 2.000			
Caps 1/1/ Index: 1 year CMT				Caps 1/1/5 Index: 1 year CMT			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.000	97.563	97.500	97.438	3.000	97.563	97.500	97.438
3.125	97.942	97.879	97.817	3.125	97.942	97.879	97.817
3.250	98.332	98.269	98.207	3.250	98.332	98.269	98.207
3.375	99.743	99.680	99.618	3.375	99.743	99.680	99.618
3.500	100.128	100.065	100.003	3.500	100.128	100.065	100.003
3.625	100.514	100.451	100.389	3.625	100.514	100.451	100.389
3.750	100.900	100.837	100.775	3.750	100.900	100.837	100.775
3.875	100.937	100.874	100.812	3.875	100.937	100.874	100.812
4.000	101.324	101.261	101.199	4.000	101.324	101.261	101.199
4.125	101.721	101.658	101.596	4.125	101.721	101.658	101.596
4.250	102.109	102.046	101.984	4.250	102.109	102.046	101.984
4.375	102.016	101.953	101.891	4.375	102.016	101.953	101.891
4.500	102.413	102.350	102.288	4.500	102.413	102.350	102.288
4.625	102.801	102.738	102.676	4.625	102.801	102.738	102.676
4.750	103.199	103.136	103.074	4.750	103.199	103.136	103.074
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
>\$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 1: PA, TX	0.125
Zone 2: CT, FL, IA, IL, MI, OH, OK	0.100
Zone 3: AR, DE, GA, IN, KS, LA, MN, MO, MS, NC, ND, NH, NJ, NY, OR, SC, SD	0.050
Zone 4: AL, AZ, CO, DC, HI, ID, KY, MA, MD, ME, MT, NM, RI, TN, UT, VA, VT, WA, WV	0.000
Zone 5: 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	-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	98.039	98.015	97.992	97.968	3.875	99.984	99.961	99.937	99.914
3.750	98.732	98.708	98.685	98.661	4.000	100.608	100.584	100.561	100.537
3.875	99.354	99.330	99.307	99.283	4.125	101.133	101.110	101.086	101.063
4.000	99.801	99.777	99.754	99.731	4.250	101.577	101.553	101.530	101.506
4.125	100.408	100.384	100.361	100.337	4.375	102.029	102.006	101.982	101.959
4.250	101.013	100.990	100.966	100.943	4.500	102.406	102.383	102.359	102.336
4.375	101.517	101.493	101.470	101.447	4.625	102.902	102.878	102.855	102.831
4.500	101.988	101.964	101.941	101.917	4.750	103.364	103.341	103.318	103.294
4.625	102.369	102.345	102.322	102.298	4.875	103.811	103.787	103.764	103.741
4.750	102.741	102.717	102.694	102.671	5.000	103.833	103.810	103.786	103.763
4.875	103.227	103.203	103.180	103.157	5.125	104.219	104.195	104.172	104.149
5.000	103.506	103.482	103.459	103.436	5.250	104.558	104.535	104.511	104.488
5.125	103.802	103.778	103.755	103.732	5.375	104.834	104.811	104.787	104.764
5.250	104.195	104.171	104.148	104.125	5.500	105.057	105.034	105.010	104.987
5.375	104.437	104.413	104.390	104.366	5.625	103.689	103.666	103.642	103.619
5.500	103.553	103.530	103.506	103.483	5.750	103.968	103.945	103.921	103.898
5.625	103.689	103.666	103.642	103.619	5.875				
5.750	103.968	103.945	103.921	103.898	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			
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 > 15y	-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 LLPAs 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 LLPAs 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 LLPAs 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	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

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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	98.690	98.610	98.589	98.569
		3.750	99.444	99.365	99.344	99.325
		3.875	100.056	99.979	99.958	99.942
		4.000	100.473	100.401	100.379	100.365
		4.125	101.057	100.987	100.966	100.961
		4.250	101.703	101.611	101.572	101.548
		4.375	102.208	102.123	102.084	102.070
		4.500	102.590	102.521	102.483	102.484
		4.625	102.882	102.834	102.795	102.784
		4.750	103.118	103.042	102.985	102.998
		4.875	103.722	103.651	103.595	103.610
		5.000	103.964	103.901	103.845	103.862
		5.125	103.935	103.774	103.700	103.748
		5.250	104.392	104.239	104.164	104.217
		5.375	104.875	104.730	104.655	104.711
		5.500	105.109	104.970	104.895	104.955
		5.625	105.089	104.920	104.827	104.882
		5.750	105.518	105.356	105.263	105.321
		5.875	105.808	105.650	105.557	105.619
		6.000	106.043	105.892	105.799	105.862

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 > 15y	-0.750

Loans with Secondary Financing	
All Loans with Subordinate Financing	-0.500

LPMI Adjustments - Home Possible								
>20 Yr Term	Credit Scores *LPMI LLPAs 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 LLPAs 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 LLPAs 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	
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	-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		
2.750	96.403	96.394	96.350	2.750	95.974	95.965	95.913	3.000					
2.875	97.169	97.155	97.117	2.875	96.794	96.780	96.734	3.125					
3.000	98.244	98.224	98.191	3.000	97.834	97.815	97.773	3.250	96.776	96.743	96.686		
3.125	98.652	98.628	98.600	3.125	98.381	98.357	98.321	3.375	97.704	97.666	97.614		
3.250	99.366	99.317	99.266	3.250	98.827	98.797	98.763	3.500	98.904	98.861	98.814		
3.375	99.747	99.697	99.647	3.375	99.257	99.222	99.190	3.625	99.574	99.526	99.484		
3.500	100.129	100.080	100.029	3.500	99.679	99.639	99.608	3.750	100.033	99.980	99.940		
3.625	100.510	100.460	100.410	3.625	100.104	100.056	100.028	3.875	100.505	100.455	100.405		
3.750	100.884	100.834	100.784	3.750	100.543	100.494	100.443	4.000	100.992	100.942	100.892		
3.875	101.256	101.207	101.156	3.875	100.978	100.929	100.878	4.125	101.466	101.416	101.366		
4.000	101.589	101.540	101.489	4.000	101.386	101.337	101.286	4.250	101.832	101.782	101.732		
4.125	101.892	101.843	101.792	4.125	101.767	101.718	101.667	4.375	102.150	102.100	102.050		
4.250	102.126	102.076	102.026	4.250	102.054	102.004	101.954	4.500	102.212	102.162	102.112		
4.375	102.341	102.292	102.241	4.375	102.316	102.267	102.216	4.625	102.354	102.264	102.226		
4.500	102.531	102.481	102.431	4.500	102.578	102.528	102.478		102.336	102.286	102.236		
				4.625									

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 > 15yr	-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

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	\$150-175	>\$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	-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 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	96.615	96.607	96.563	2.750	96.055	96.046	95.995	3.000				3.000				3.000							
2.875	97.377	97.363	97.325	2.875	96.873	96.859	96.813	3.125				3.125	96.947	96.914	96.857	3.250	96.947	96.914	96.857				
3.000	98.446	98.426	98.393	3.000	97.909	97.890	97.849	3.250	97.869	97.832	97.780	3.375	97.869	97.832	97.780	3.375	97.869	97.832	97.780				
3.125	98.847	98.823	98.795	3.125	98.452	98.428	98.392	3.500	99.064	99.021	98.974	3.500	99.064	99.021	98.974	3.500	99.064	99.021	98.974				
3.250	99.172	99.143	99.115	3.250	98.893	98.864	98.830	3.625	99.727	99.679	99.638	3.625	99.727	99.679	99.638	3.625	99.727	99.679	99.638				
3.375	99.487	99.452	99.424	3.375	99.319	99.284	99.252	3.750	100.178	100.125	100.085	3.750	100.178	100.125	100.085	3.750	100.178	100.125	100.085				
3.500	99.799	99.759	99.732	3.500	99.737	99.697	99.667	3.875	100.599	100.540	100.503	3.875	100.599	100.540	100.503	3.875	100.599	100.540	100.503				
3.625	100.115	100.069	100.041	3.625	100.156	100.110	100.082	4.000	101.018	100.955	100.919	4.000	101.018	100.955	100.919	4.000	101.018	100.955	100.919				
3.750	100.464	100.414	100.364	3.750	100.537	100.486	100.459	4.125	101.446	101.377	101.343	4.125	101.446	101.377	101.343	4.125	101.446	101.377	101.343				
3.875	100.836	100.787	100.736	3.875	100.915	100.859	100.833	4.250	101.715	101.640	101.606	4.250	101.715	101.640	101.606	4.250	101.715	101.640	101.606				
4.000	101.169	101.120	101.069	4.000	101.295	101.234	101.209	4.375	101.960	101.881	101.845	4.375	101.960	101.881	101.845	4.375	101.960	101.881	101.845				
4.125	101.472	101.423	101.372	4.125	101.681	101.615	101.591	4.500	102.208	102.123	102.086	4.500	102.208	102.123	102.086	4.500	102.208	102.123	102.086				
4.250	101.706	101.656	101.606	4.250	101.989	101.918	101.893	4.625	102.457	102.368	102.329	4.625	102.457	102.368	102.329	4.625	102.457	102.368	102.329				
4.375	101.951	101.875	101.844	4.375	102.285	102.208	102.183	4.750	102.527	102.432	102.389	4.750	102.527	102.432	102.389	4.750	102.527	102.432	102.389				
4.500	102.207	102.125	102.093	4.500	102.582	102.500	102.474	4.875	102.574	102.473	102.426	4.875	102.574	102.473	102.426	4.875	102.574	102.473	102.426				
4.625	102.463	102.377	102.342	4.625	102.880	102.793	102.766	5.000	102.623	102.517	102.465	5.000	102.623	102.517	102.465	5.000	102.623	102.517	102.465				
4.750	102.684	102.592	102.556	4.750	103.144	103.051	103.023	5.125	102.671	102.560	102.503	5.125	102.671	102.560	102.503	5.125	102.671	102.560	102.503				
4.875	102.901	102.804	102.765	4.875	103.404	103.307	103.277	5.250	103.272	103.156	103.103	5.250	103.272	103.156	103.103	5.250	103.272	103.156	103.103				
5.000	103.118	103.016	102.975	5.000	103.500	103.500	103.500	5.375	103.500	103.500	103.500	5.375	103.500	103.500	103.500	5.375	103.500	103.500	103.500				
5.125	103.334	103.226	103.183	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 > 15y	-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

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	\$150-175	>\$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	-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: 4/18/19 11:27 AM

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	98.161	98.036	3.750	98.835	98.710			
4.125	98.620	98.495	3.875	99.281	99.156			
4.250	99.074	98.949	4.000	99.484	99.359			
4.375	99.470	99.345	4.125	99.741	99.616			
4.500	99.844	99.719	4.250	100.083	99.958			
4.625	100.197	100.072	4.375	100.405	100.280			
4.750	100.531	100.406	4.500	100.635	100.510			
4.875	100.864	100.739	4.625					
5.000	101.204	101.079	4.750					
5.125	101.542	101.417	4.875					
5.250	101.858	101.733	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		
Caps 2/2/5			Caps 5/2/5			Caps 5/2/5		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
3.500	98.369	98.244	3.500	98.121	97.996	3.625	98.388	98.263
3.625	98.745	98.620	3.625	98.531	98.406	3.750	98.813	98.688
3.750	99.121	98.996	3.750	99.023	98.898	3.875	99.208	99.083
3.875	99.458	99.333	3.875	99.425	99.300	4.000	99.521	99.396
4.000	99.777	99.652	4.000	99.814	99.689	4.125	99.896	99.771
4.125	100.079	99.954	4.125	100.099	99.974	4.250	100.238	100.113
4.250	100.280	100.155	4.250	100.394	100.269	4.375	100.518	100.393
4.375	100.522	100.397	4.375	100.663	100.538	4.500	100.739	100.614
4.500	100.769	100.644	4.500	100.878	100.753	4.625	100.917	100.792
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 desk 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