



Effective: 4/25/19 11:18 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														
1200-99 1201-99					1300-99 1301-99					1400-99 1401-99				
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	98.710	98.679	98.648	98.616	3.875	100.609	100.577	100.546	100.515	3.000	98.681	98.650	98.619	98.588
3.750	99.399	99.368	99.336	99.305	4.000	101.509	101.477	101.446	101.415	3.125	99.189	99.158	99.127	99.096
3.875	100.047	100.016	99.985	99.953	4.125	102.165	102.133	102.102	102.071	3.250	99.443	99.412	99.380	99.349
4.000	100.945	100.913	100.882	100.851	4.250	102.614	102.582	102.551	102.520	3.375	99.924	99.893	99.862	99.831
4.125	101.382	101.350	101.319	101.288	4.375	103.038	103.006	102.975	102.944	3.500	101.203	101.172	101.141	101.110
4.250	101.996	101.964	101.933	101.902	4.500	103.314	103.283	103.252	103.220	3.625	101.678	101.646	101.615	101.584
4.375	102.535	102.503	102.472	102.441	4.625	103.727	103.696	103.665	103.633	3.750	101.972	101.940	101.909	101.878
4.500	102.965	102.934	102.903	102.871	4.750	104.128	104.097	104.066	104.034	3.875	102.471	102.439	102.408	102.377
4.625	103.180	103.149	103.118	103.086	4.875	104.619	104.588	104.557	104.525	4.000	102.898	102.867	102.836	102.805
4.750	103.555	103.524	103.493	103.461	5.000	104.777	104.745	104.714	104.683	4.125	103.259	103.228	103.197	103.166
4.875	104.078	104.047	104.016	103.984	5.125	104.948	104.916	104.885	104.854	4.250	103.855	103.823	103.792	103.761
5.000	104.330	104.298	104.267	104.236	5.250	105.263	105.231	105.200	105.169	4.375	104.341	104.309	104.278	104.247
5.125	104.466	104.434	104.403	104.372	5.375	105.578	105.547	105.516	105.485	4.500	104.368	104.336	104.305	104.274
5.250	104.826	104.794	104.763	104.732	5.500	105.836	105.805	105.774	105.742	4.625	104.563	104.531	104.500	104.469
5.375	105.183	105.152	105.121	105.090	5.625	105.963	105.932	105.901	105.869	4.750	104.826	104.794	104.763	104.732
5.500	105.428	105.397	105.366	105.334	5.750	106.067	106.036	106.005	105.973	4.875	104.934	104.902	104.871	104.840
5.625	105.529	105.498	105.467	105.435	5.875					5.000	105.064	105.032	105.001	104.970
5.750	105.832	105.801	105.770	105.738	6.000					5.125	105.011	104.980	104.949	104.917
5.875					6.125					5.250	104.976	104.945	104.913	104.882
6.000					6.250					5.375				

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 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	-3.000
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.500
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								
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	0.100
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	-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 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	98.825	98.794	98.762	98.731	4.000	99.561	99.529	99.498	99.467	3.250	98.306	98.275	98.244	98.213
4.000	99.561	99.529	99.498	99.467	4.125	99.998	99.966	99.935	99.904	3.375	98.672	98.640	98.609	98.578
4.125	99.998	99.966	99.935	99.904	4.250	100.362	100.330	100.299	100.268	3.500	100.369	100.338	100.307	100.276
4.250	100.362	100.330	100.299	100.268	4.375	100.901	100.869	100.838	100.807	3.625	100.714	100.682	100.651	100.620
4.375	100.901	100.869	100.838	100.807	4.500	101.331	101.300	101.269	101.237	3.750	100.918	100.886	100.855	100.824
4.500	101.331	101.300	101.269	101.237	4.625	101.540	101.509	101.478	101.446	3.875	101.374	101.342	101.311	101.280
4.625	101.540	101.509	101.478	101.446	4.750	101.664	101.633	101.602	101.570	4.000	101.629	101.598	101.567	101.536
4.750	101.664	101.633	101.602	101.570	4.875	102.257	102.226	102.195	102.163	4.125	101.921	101.890	101.859	101.828
4.875	102.257	102.226	102.195	102.163	5.000	102.563	102.531	102.500	102.469	4.250	102.380	102.348	102.317	102.286
5.000	102.563	102.531	102.500	102.469	5.125	102.662	102.630	102.599	102.568	4.375	102.766	102.734	102.703	102.672
5.125	102.662	102.630	102.599	102.568	5.250	102.709	102.677	102.646	102.615	4.500	102.791	102.759	102.728	102.697
5.250	102.709	102.677	102.646	102.615	5.375	103.182	103.151	103.120	103.089	4.625	102.814	102.782	102.751	102.720
5.375	103.182	103.151	103.120	103.089	5.500	103.501	103.470	103.439	103.407	4.750	102.790	102.758	102.727	102.696
5.500	103.501	103.470	103.439	103.407	5.625	103.690	103.659	103.628	103.596	4.875	102.766	102.734	102.703	102.672
5.625	103.690	103.659	103.628	103.596	5.750	103.674	103.643	103.612	103.580	5.000	102.777	102.745	102.714	102.683
5.750	103.674	103.643	103.612	103.580	5.875					5.125	102.722	102.691	102.660	102.628
					6.000					5.250	102.730	102.699	102.667	102.636

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	98.091	98.060	98.028	97.997
3.375	98.456	98.425	98.394	98.362
3.500	100.369	100.338	100.307	100.276
3.625	100.714	100.682	100.651	100.620
3.750	100.918	100.886	100.855	100.824
3.875	101.374	101.342	101.311	101.280
4.000	101.629	101.598	101.567	101.536
4.125	101.921	101.890	101.859	101.828
4.250	102.380	102.348	102.317	102.286
4.375	102.766	102.734	102.703	102.672
4.500	102.791	102.759	102.728	102.697
4.625	102.814	102.782	102.751	102.720
4.750	102.790	102.758	102.727	102.696
4.875	102.766	102.734	102.703	102.672
5.000	102.777	102.745	102.714	102.683
5.125	102.722	102.691	102.660	102.628
5.250	102.730	102.699	102.667	102.636

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 or)								
	<=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	-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 1101-01 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	100.284	100.187	100.167	100.134	3.750	100.797	100.637	100.617	100.551	2.750	97.041	96.956	96.954	96.972
3.875	100.917	100.820	100.800	100.769	3.875	101.470	101.311	101.292	101.231	2.875	97.722	97.636	97.635	97.652
4.000	101.396	101.301	101.282	101.254	4.000	102.052	101.895	101.875	101.818	3.000	98.388	98.300	98.299	98.316
4.125	101.945	101.852	101.832	101.812	4.125	102.667	102.511	102.492	102.425	3.125	99.006	98.917	98.915	98.934
4.250	102.409	102.315	102.279	102.256	4.250	103.185	103.056	103.021	102.962	3.250	100.345	100.256	100.254	100.274
4.375	102.955	102.865	102.829	102.821	4.375	103.591	103.463	103.427	103.369	3.375	100.800	100.709	100.707	100.728
4.500	103.407	103.334	103.298	103.303	4.500	103.895	103.766	103.731	103.673	3.500	100.916	100.855	100.837	100.812
4.625	103.620	103.558	103.521	103.523	4.625	104.226	104.097	104.062	104.010	3.625	101.494	101.433	101.415	101.393
4.750	103.754	103.661	103.608	103.623	4.750	104.585	104.458	104.406	104.387	3.750	101.983	101.922	101.904	101.884
4.875	104.295	104.205	104.152	104.172	4.875	104.945	104.819	104.767	104.748	3.875	102.473	102.418	102.400	102.386
5.000	104.590	104.505	104.452	104.473	5.000	105.195	105.070	105.018	105.002	4.000	102.693	102.577	102.542	102.522
5.125	104.476	104.325	104.256	104.304	5.125	105.245	105.032	104.963	104.949	4.125	103.193	103.079	103.044	103.025
5.250	104.912	104.766	104.697	104.750	5.250	105.554	105.342	105.274	105.262	4.250	103.562	103.446	103.411	103.396
5.375	105.384	105.242	105.172	105.231	5.375	105.950	105.740	105.671	105.663	4.375	103.971	103.855	103.820	103.804
5.500	105.609	105.469	105.400	105.459	5.500	106.175	105.968	105.900	105.894	4.500	103.645	103.482	103.430	103.353
5.625	105.590	105.440	105.354	105.408	5.625	105.819	105.670	105.584	105.639	4.625	104.056	103.894	103.842	103.766
5.750	105.990	105.843	105.756	105.815	5.750	106.132	105.984	105.898	105.957	4.750	104.498	104.336	104.284	104.211
5.875	106.284	106.141	106.055	106.117	5.875	106.540	106.398	106.312	106.373	4.875	104.835	104.673	104.621	104.547
6.000	106.523	106.384	106.297	106.360	6.000	106.727	106.584	106.498	106.558	5.000	104.492	104.318	104.249	104.240
6.125	106.461	106.220	106.116	106.040	6.125	106.535	106.294	106.191	106.115	5.125	104.800	104.626	104.557	104.549
6.250	106.727	106.487	106.384	106.309	6.250					5.250				
6.375	106.892	106.846	106.726	106.727	6.375					5.375				
6.500	107.978	107.940	107.820	107.828	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)

	<=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 > 15y	-0.750
2-4 Units	-1.000
Manufactured	-0.750

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375
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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								
Base LTV	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 \$	-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	99.271	99.174	99.154	99.121	2.875	97.022	96.936	96.935	96.952
3.875	99.904	99.807	99.787	99.756	3.000	97.688	97.600	97.599	97.616
4.000	100.384	100.289	100.270	100.242	3.125	98.306	98.217	98.215	98.234
4.125	100.933	100.840	100.820	100.800	3.250	99.645	99.556	99.554	99.574
4.250	101.398	101.304	101.268	101.245	3.375	100.100	100.009	100.007	100.028
4.375	101.944	101.854	101.818	101.810	3.500	100.152	100.091	100.073	100.048
4.500	102.397	102.324	102.288	102.293	3.625	100.730	100.669	100.651	100.629
4.625	102.609	102.547	102.510	102.512	3.750	101.166	101.105	101.087	101.067
4.750	102.327	102.234	102.181	102.196	3.875	101.656	101.601	101.583	101.569
4.875	102.869	102.779	102.726	102.746	4.000	101.375	101.259	101.224	101.204
5.000	103.164	103.079	103.026	103.047	4.125	101.874	101.760	101.725	101.706
5.125	102.651	102.500	102.431	102.479	4.250	102.243	102.127	102.092	102.077
5.250	103.087	102.941	102.872	102.925	4.375	102.652	102.536	102.501	102.485
5.375	103.559	103.417	103.347	103.406	4.500	101.727	101.564	101.512	101.435
5.500	103.784	103.644	103.575	103.634	4.625	102.137	101.975	101.923	101.847
5.625	103.072	102.922	102.836	102.890	4.750	102.579	102.417	102.365	102.292
5.750	103.472	103.325	103.238	103.297	4.875	102.916	102.754	102.702	102.628
5.875	103.766	103.623	103.537	103.599	5.000	102.323	102.149	102.080	102.071
6.000	104.004	103.865	103.778	103.841	5.125	102.631	102.457	102.388	102.380
6.125	102.839	102.598	102.494	102.418	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 > 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 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 Government

8000-99 8100-99					6000-99 6100-99					FHA/VA 25/30 Yr Fixed					8200-99 6200-99					FHA/VA 20 Yr Fixed					8300-99 6300-99					FHA/VA 15 Yr Fixed																																																																																																																																																																																																																																																																																							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																																																																																																																																																																																																																																																																																								
3.375	100.087	100.056	100.024	99.993	3.375	100.087	100.056	100.024	99.993	3.500	101.277	101.254	101.230	101.207	3.500	101.774	101.750	101.727	101.703	3.625	102.012	101.988	101.965	101.941	3.625	101.202	101.171	101.139	101.108	3.625	101.233	101.202	101.171	101.139	3.750	102.012	101.988	101.965	101.941	3.750	101.739	101.708	101.677	101.646	3.750	101.771	101.739	101.708	101.677	3.875	102.367	102.336	102.304	102.273	3.875	102.367	102.336	102.304	102.273	3.875	102.295	102.272	102.249	102.225	4.000	102.942	102.911	102.879	102.848	4.000	102.942	102.911	102.879	102.848	4.000	102.786	102.763	102.740	102.716	4.125	103.385	103.354	103.322	103.291	4.125	103.385	103.354	103.322	103.291	4.125	103.200	103.177	103.154	103.130	4.250	103.581	103.550	103.519	103.488	4.250	103.581	103.550	103.519	103.488	4.250	102.714	102.690	102.667	102.643	4.375	103.661	103.630	103.599	103.568	4.375	103.661	103.630	103.599	103.568	4.375	103.174	103.150	103.127	103.103	4.500	104.163	104.132	104.101	104.070	4.500	104.163	104.132	104.101	104.070	4.500	103.607	103.583	103.560	103.536	4.625	104.579	104.548	104.517	104.486	4.625	104.579	104.548	104.517	104.486	4.625	104.007	103.983	103.960	103.936	4.750	104.672	104.640	104.609	104.578	4.750	104.672	104.640	104.609	104.578	4.750	103.079	103.056	103.032	103.009	4.875	104.873	104.842	104.811	104.780	4.875	104.873	104.842	104.811	104.780	4.875	103.492	103.469	103.445	103.422	5.000	105.178	105.147	105.116	105.085	5.000	105.178	105.147	105.116	105.085	5.000	103.888	103.865	103.841	103.818	5.125	104.797	104.766	104.734	104.703	5.125	104.797	104.766	104.734	104.703	5.125	104.234	104.210	104.187	104.163	5.250	105.375	105.344	105.313	105.282	5.250	105.375	105.344	105.313	105.282	5.250	103.057	103.033	103.010	102.986	5.375	105.625	105.594	105.563	105.532	5.375	105.625	105.594	105.563	105.532	5.375					5.500	105.625	105.594	105.563	105.532	5.500	105.179	105.148	105.117	105.085	5.500	105.179	105.148	105.117	105.085	5.500					5.625	105.625	105.594	105.563	105.532	5.625	105.625	105.594	105.563	105.532	5.625					5.750	105.625	105.594	105.563	105.532	5.750	105.625	105.594	105.563	105.532	5.750					5.875	105.625	105.594	105.563	105.532	5.875	105.625	105.594	105.563	105.532	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	100.087	100.056	100.024	99.993					
3.500	100.649	100.618	100.587	100.556					
3.625	101.202	101.171	101.139	101.108					
3.750	101.739	101.708	101.677	101.646					
3.875	102.367	102.336	102.304	102.273					
4.000	102.942	102.911	102.879	102.848					
4.125	103.385	103.354	103.322	103.291					
4.250	103.581	103.550	103.519	103.488					
4.375	103.661	103.630	103.599	103.568					
4.500	104.163	104.132	104.101	104.070					
4.625	104.579	104.548	104.517	104.486					
4.750	104.672	104.640	104.609	104.578					
4.875	104.415	104.384	104.353	104.322					
5.000	104.873	104.842	104.811	104.780					
5.125	105.178	105.147	105.116	105.085					
5.250	104.797	104.766	104.734	104.703					
5.375	105.179	105.148	105.117	105.085					
5.500	105.637	105.606	105.575	105.543					
5.625	105.624	105.593	105.562	105.530					
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 Stat	-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 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	99.034	99.003	98.972	98.941	3.375	99.920	99.908	99.891	99.871	
3.625	99.587	99.556	99.524	99.493	3.500	100.373	100.361	100.344	100.324	
3.750	100.124	100.093	100.062	100.031	3.625	100.806	100.793	100.777	100.756	
3.875	100.394	100.362	100.331	100.300	3.750	101.228	101.215	101.199	101.178	
4.000	100.931	100.900	100.869	100.838	3.875	101.481	101.463	101.439	101.412	
4.125	101.442	101.411	101.380	101.349	4.000	101.906	101.887	101.863	101.836	
4.250	101.944	101.913	101.881	101.850	4.125	102.320	102.302	102.278	102.251	
4.375	101.849	101.818	101.787	101.756	4.250	102.735	102.716	102.692	102.665	
4.500	102.241	102.209	102.178	102.147	4.375	101.492	101.473	101.447	101.413	
4.625	102.558	102.527	102.496	102.464	4.500	101.923	101.904	101.878	101.844	
4.750	102.881	102.849	102.818	102.787	4.625	102.336	102.317	102.291	102.258	
4.875	102.150	102.119	102.088	102.057	4.750	102.664	102.646	102.620	102.586	
5.000	102.610	102.579	102.548	102.517	4.875					
5.125	103.013	102.982	102.951	102.920	5.000					
5.250	103.151	103.119	103.088	103.057	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 Stat	-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/!	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	97.745	97.682	97.620	3.000	97.745	97.682	97.620
3.125	98.125	98.062	98.000	3.125	98.125	98.062	98.000
3.250	98.506	98.443	98.381	3.250	98.506	98.443	98.381
3.375	99.930	99.867	99.805	3.375	99.930	99.867	99.805
3.500	100.316	100.253	100.191	3.500	100.316	100.253	100.191
3.625	100.692	100.629	100.567	3.625	100.692	100.629	100.567
3.750	101.089	101.026	100.964	3.750	101.089	101.026	100.964
3.875	101.126	101.063	101.001	3.875	101.126	101.063	101.001
4.000	101.513	101.450	101.388	4.000	101.513	101.450	101.388
4.125	101.901	101.838	101.776	4.125	101.901	101.838	101.776
4.250	102.299	102.236	102.174	4.250	102.299	102.236	102.174
4.375	102.206	102.143	102.081	4.375	102.206	102.143	102.081
4.500	102.594	102.531	102.469	4.500	102.594	102.531	102.469
4.625	102.992	102.929	102.867	4.625	102.992	102.929	102.867
4.750	103.381	103.318	103.256	4.750	103.381	103.318	103.256
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 Stat	-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 Home Ready 30 Yr Fixed					1221-00 Home Ready 20 Yr Fixed						
1024-00	Rate	15 Day	30 Day	45 Day	60 Day	1224-00	Rate	15 Day	30 Day	45 Day	60 Day
	3.625	98.241	98.210	98.179	98.148		3.875	100.109	100.077	100.046	100.015
	3.750	98.930	98.899	98.868	98.836		4.000	100.725	100.694	100.663	100.632
	3.875	99.547	99.516	99.485	99.453		4.125	101.225	101.194	101.162	101.131
	4.000	99.988	99.956	99.925	99.894		4.250	101.663	101.632	101.601	101.569
	4.125	100.470	100.439	100.407	100.376		4.375	102.094	102.063	102.032	102.000
	4.250	101.085	101.053	101.022	100.991		4.500	102.429	102.398	102.366	102.335
	4.375	101.583	101.551	101.520	101.489		4.625	102.918	102.887	102.856	102.824
	4.500	102.048	102.017	101.986	101.954		4.750	103.376	103.344	103.313	103.282
	4.625	102.471	102.439	102.408	102.377		4.875	103.866	103.834	103.803	103.772
	4.750	102.800	102.769	102.738	102.706		5.000	103.884	103.853	103.821	103.790
	4.875	103.280	103.249	103.218	103.186		5.125	104.270	104.239	104.208	104.176
	5.000	103.557	103.525	103.494	103.463		5.250	104.573	104.542	104.511	104.480
	5.125	103.864	103.833	103.802	103.770		5.375	104.860	104.829	104.798	104.767
	5.250	104.226	104.195	104.164	104.132		5.500	105.079	105.048	105.017	104.985
	5.375	104.463	104.432	104.401	104.370		5.625	103.442	103.411	103.380	103.348
	5.500	103.341	103.310	103.279	103.247		5.750	103.745	103.714	103.683	103.651
	5.625	103.395	103.364	103.333	103.301		5.875				
	5.750	103.698	103.667	103.636	103.604		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 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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HomePossible						
	1022-00	Home Possible 30 Yr Fixed				
	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
		3.625	98.974	98.877	98.857	98.822
		3.750	99.784	99.687	99.667	99.634
		3.875	100.417	100.320	100.300	100.269
		4.000	100.896	100.801	100.782	100.754
		4.125	101.445	101.352	101.332	101.312
		4.250	101.909	101.815	101.779	101.756
		4.375	102.455	102.365	102.329	102.321
		4.500	102.907	102.834	102.798	102.803
		4.625	103.120	103.058	103.021	103.023
		4.750	103.254	103.161	103.108	103.123
		4.875	103.795	103.705	103.652	103.672
		5.000	104.090	104.005	103.952	103.973
		5.125	103.976	103.825	103.756	103.804
		5.250	104.412	104.266	104.197	104.250
		5.375	104.884	104.742	104.672	104.731
		5.500	105.109	104.969	104.900	104.959
		5.625	105.090	104.940	104.854	104.908
		5.750	105.490	105.343	105.256	105.315
		5.875	105.784	105.641	105.555	105.617
		6.000	106.023	105.884	105.797	105.860

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			
Term	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							
Base LTV	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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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	97.787	97.790	97.752	2.750	97.292	97.296	97.245	3.000									3.000						
2.875	98.134	98.133	98.095	2.875	97.723	97.721	97.673	3.125									3.125						
3.000	98.480	98.474	98.436	3.000	98.152	98.145	98.099	3.250	98.411	98.391	98.334	3.375	98.887	98.861	98.807	3.500	99.354	99.323	99.271	3.625	99.821	99.785	99.735
3.125	98.828	98.816	98.779	3.125	98.581	98.569	98.524	3.375	98.887	98.861	98.807	3.500	99.354	99.323	99.271	3.625	99.821	99.785	99.735	3.750	100.233	100.192	100.144
3.250	99.540	99.490	99.437	3.250	99.008	98.990	98.947	3.500	99.354	99.323	99.271	3.625	99.821	99.785	99.735	3.750	100.233	100.192	100.144	3.875	100.733	100.683	100.630
3.375	99.928	99.878	99.826	3.375	99.432	99.410	99.369	3.750	100.733	100.683	100.630	4.000	101.217	101.167	101.115	4.125	101.668	101.619	101.566	4.250	102.019	101.969	101.917
3.500	100.316	100.267	100.214	3.500	99.857	99.822	99.782	3.875	101.668	101.619	101.566	4.125	101.668	101.619	101.566	4.250	102.019	101.969	101.917	4.375	102.344	102.294	102.241
3.625	100.704	100.655	100.602	3.625	100.316	100.266	100.213	4.000	101.217	101.167	101.115	4.125	101.668	101.619	101.566	4.250	102.019	101.969	101.917	4.375	102.344	102.294	102.241
3.750	101.078	101.028	100.976	3.750	100.755	100.705	100.653	4.125	101.668	101.619	101.566	4.250	102.019	101.969	101.917	4.375	102.344	102.294	102.241	4.500	102.412	102.362	102.309
3.875	101.428	101.378	101.325	3.875	101.188	101.138	101.086	4.250	102.019	101.969	101.917	4.375	102.344	102.294	102.241	4.500	102.412	102.362	102.309	4.625	102.575	102.498	102.451
4.000	101.739	101.690	101.637	4.000	101.575	101.526	101.473	4.375	102.344	102.294	102.241	4.500	102.412	102.362	102.309	4.625	102.575	102.498	102.451	4.750	102.548	102.499	102.446
4.125	102.041	101.991	101.938	4.125	101.956	101.906	101.853	4.500	102.412	102.362	102.309	4.625	102.575	102.498	102.451	4.750	102.548	102.499	102.446				
4.250	102.273	102.223	102.170	4.250	102.248	102.198	102.145																
4.375	102.487	102.437	102.384	4.375	102.517	102.467	102.415																
4.500			102.579	4.500																			
4.625				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	>\$150-175k	>\$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 ARM High Balance

1733-77 5/1 LIBOR ARM High Balance				1833-77 7/1 LIBOR ARM High Balance				1933-77 10/1 LIBOR ARM High Balance			
Margin 2.25 Caps 2/2/5				Margin 2.25 Caps 5/2/5				Margin 2.25 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	97.997	98.000	97.962	2.750	97.372	97.376	97.325	3.000			
2.875	98.339	98.338	98.300	2.875	97.800	97.798	97.750	3.125			
3.000	98.679	98.672	98.635	3.000	98.225	98.218	98.172	3.250	98.579	98.559	98.502
3.125	99.020	99.008	98.971	3.125	98.650	98.638	98.593	3.375	99.049	99.024	98.969
3.250	99.328	99.311	99.274	3.250	99.072	99.054	99.011	3.500	99.510	99.480	99.428
3.375	99.633	99.611	99.573	3.375	99.491	99.469	99.428	3.625	99.970	99.934	99.885
3.500	99.936	99.908	99.871	3.500	99.905	99.877	99.838	3.750	100.373	100.332	100.285
3.625	100.284	100.235	100.182	3.625	100.319	100.286	100.249	3.875	100.768	100.722	100.675
3.750	100.658	100.608	100.556	3.750	100.679	100.641	100.604	4.000	101.162	101.111	101.066
3.875	101.008	100.958	100.905	3.875	101.033	100.990	100.954	4.125	101.564	101.508	101.465
4.000	101.319	101.270	101.217	4.000	101.390	101.342	101.306	4.250	101.854	101.792	101.748
4.125	101.621	101.571	101.518	4.125	101.753	101.700	101.664	4.375	102.126	102.059	102.015
4.250	101.853	101.803	101.750	4.250	102.056	101.997	101.961	4.500	102.402	102.330	102.284
4.375	102.080	102.017	101.975	4.375	102.349	102.285	102.248	4.625	102.678	102.601	102.554
4.500	102.360	102.291	102.248	4.500	102.643	102.574	102.537	4.750	102.768	102.686	102.635
4.625	102.640	102.566	102.523	4.625	102.938	102.864	102.826	4.875	102.835	102.747	102.692
4.750	102.837	102.758	102.712	4.750	103.236	103.156	103.118	5.000	102.904	102.811	102.751
4.875	103.024	102.939	102.891	4.875	103.500	103.451	103.411	5.125	102.971	102.873	102.809
5.000	103.211	103.121	103.070	5.000	103.500	103.500	103.500	5.250	103.500	103.453	103.393
5.125	103.397	103.301	103.247	5.125				5.375	103.500	103.500	103.500

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters

Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV <=75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 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 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 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	98.191	98.066	3.750	99.092	98.967			
4.125	98.634	98.509	3.875	99.528	99.403			
4.250	99.092	98.967	4.000	99.725	99.600			
4.375	99.496	99.371	4.125	99.977	99.852			
4.500	99.874	99.749	4.250	100.313	100.188			
4.625	100.212	100.087	4.375	100.631	100.506			
4.750	100.551	100.426	4.500	100.855	100.730			
4.875	100.888	100.763	4.625					
5.000	101.197	101.072	4.750					
5.125	101.479	101.354	4.875					
5.250	101.801	101.676	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	98.512	98.387	3.500	98.515	98.390	3.625	98.620	98.495
3.625	98.885	98.760	3.625	98.914	98.789	3.750	99.038	98.913
3.750	99.252	99.127	3.750	99.323	99.198	3.875	99.422	99.297
3.875	99.586	99.461	3.875	99.749	99.624	4.000	99.727	99.602
4.000	99.903	99.778	4.000	100.127	100.002	4.125	100.096	99.971
4.125	100.202	100.077	4.125	100.403	100.278	4.250	100.432	100.307
4.250	100.401	100.276	4.250	100.689	100.564	4.375	100.706	100.581
4.375	100.641	100.516	4.375	100.950	100.825	4.500	100.921	100.796
4.500	100.883	100.758	4.500	101.156	101.031	4.625	101.094	100.969
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	90.01 - 95
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	