



Effective: 5/6/19 11:29 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		Conventional 25/30 Yr Fixed				1200-99 1201-99		Conventional 20 Yr Fixed				1300-99 1301-99		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	99.017	98.978	98.939	98.900	3.875	101.306	101.267	101.228	101.189	3.000	98.866	98.827	98.788	98.749			
3.750	100.184	100.144	100.105	100.066	4.000	101.903	101.864	101.825	101.785	3.125	99.429	99.390	99.350	99.311			
3.875	100.800	100.761	100.722	100.683	4.125	102.460	102.421	102.382	102.342	3.250	99.675	99.636	99.597	99.558			
4.000	101.229	101.190	101.151	101.111	4.250	102.758	102.719	102.680	102.640	3.375	100.023	99.984	99.945	99.906			
4.125	101.808	101.769	101.730	101.690	4.375	103.200	103.161	103.122	103.083	3.500	101.266	101.227	101.188	101.149			
4.250	102.342	102.303	102.264	102.224	4.500	103.525	103.486	103.447	103.408	3.625	101.707	101.668	101.629	101.590			
4.375	102.854	102.815	102.776	102.737	4.625	104.069	104.030	103.991	103.952	3.750	102.048	102.009	101.970	101.931			
4.500	103.286	103.247	103.208	103.169	4.750	104.476	104.437	104.398	104.359	3.875	102.570	102.531	102.492	102.453			
4.625	103.611	103.572	103.533	103.494	4.875	104.896	104.857	104.818	104.778	4.000	102.996	102.957	102.918	102.879			
4.750	103.827	103.788	103.749	103.710	5.000	104.973	104.934	104.895	104.855	4.125	103.311	103.272	103.233	103.194			
4.875	104.294	104.255	104.216	104.177	5.125	105.101	105.062	105.023	104.983	4.250	103.805	103.766	103.727	103.688			
5.000	104.593	104.554	104.515	104.475	5.250	105.441	105.402	105.363	105.323	4.375	104.224	104.185	104.146	104.107			
5.125	104.647	104.608	104.569	104.529	5.375	105.766	105.727	105.688	105.649	4.500	104.246	104.207	104.168	104.129			
5.250	104.937	104.898	104.859	104.819	5.500	105.988	105.949	105.910	105.871	4.625	104.400	104.361	104.322	104.282			
5.375	105.312	105.273	105.234	105.195	5.625					4.750	104.658	104.619	104.580	104.540			
5.500	105.571	105.532	105.493	105.454	5.750					4.875	104.763	104.724	104.685	104.645			
5.625					5.875					5.000	104.900	104.861	104.822	104.783			
5.750					6.000					5.125	104.914	104.875	104.836	104.796			
5.875					6.125					5.250	104.896	104.857	104.818	104.778			
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	-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							
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, 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
Zone 8: HI	-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 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	99.616	99.577	99.538	99.499	4.000	100.046	100.007	99.968	99.928	3.250	98.628	98.589	98.550	98.511
4.000	100.046	100.007	99.968	99.928	4.125	100.624	100.585	100.546	100.506	3.375	98.987	98.948	98.909	98.870
4.125	100.624	100.585	100.546	100.506	4.250	100.896	100.857	100.818	100.778	3.500	100.608	100.569	100.530	100.491
4.250	100.896	100.857	100.818	100.778	4.375	101.408	101.369	101.330	101.291	3.625	100.906	100.867	100.828	100.789
4.375	101.408	101.369	101.330	101.291	4.500	101.840	101.801	101.762	101.723	3.750	101.327	101.288	101.249	101.210
4.500	101.840	101.801	101.762	101.723	4.625	102.165	102.126	102.087	102.048	3.875	101.858	101.819	101.780	101.740
4.625	102.165	102.126	102.087	102.048	4.750	102.087	102.048	102.009	101.970	4.000	102.300	102.261	102.222	102.183
4.750	102.087	102.048	102.009	101.970	4.875	102.857	102.818	102.779	102.739	4.125	102.216	102.177	102.138	102.099
4.875	102.857	102.818	102.779	102.739	5.000	102.964	102.925	102.886	102.846	4.250	102.505	102.466	102.427	102.388
5.000	102.964	102.925	102.886	102.846	5.125	103.045	103.006	102.967	102.927	4.375	102.820	102.781	102.742	102.703
5.125	103.045	103.006	102.967	102.927	5.250	102.964	102.925	102.886	102.846	4.500	102.842	102.803	102.764	102.725
5.250	102.964	102.925	102.886	102.846	5.375	103.443	103.404	103.365	103.326	4.625	102.802	102.763	102.724	102.684
5.375	103.443	103.404	103.365	103.326	5.500	103.728	103.689	103.650	103.611	4.750	102.775	102.736	102.697	102.657
5.500	103.728	103.689	103.650	103.611	5.625					4.875	102.754	102.715	102.676	102.636
5.625					5.750					5.000	102.723	102.684	102.645	102.606
5.750					5.875					5.125	102.737	102.698	102.659	102.619
					6.000					5.250	102.759	102.720	102.681	102.641

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	98.413	98.374	98.335	98.296
3.375	98.772	98.733	98.694	98.655
3.500	100.608	100.569	100.530	100.491
3.625	100.906	100.867	100.828	100.789
3.750	101.327	101.288	101.249	101.210
3.875	101.858	101.819	101.780	101.740
4.000	102.300	102.261	102.222	102.183
4.125	102.216	102.177	102.138	102.099
4.250	102.505	102.466	102.427	102.388
4.375	102.820	102.781	102.742	102.703
4.500	102.842	102.803	102.764	102.725
4.625	102.802	102.763	102.724	102.684
4.750	102.775	102.736	102.697	102.657
4.875	102.754	102.715	102.676	102.636
5.000	102.723	102.684	102.645	102.606
5.125	102.737	102.698	102.659	102.619
5.250	102.759	102.720	102.681	102.641

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 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	
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			
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, 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
Zone 8: HI	-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



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

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Effective: 5/6/19 11:29 AM

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	100.466	100.443	100.408	100.386	3.750	101.021	101.000	100.932	100.910	2.750	97.162	97.160	97.037	97.035
3.875	101.104	101.081	101.050	101.027	3.875	101.698	101.676	101.616	101.594	2.875	97.843	97.842	97.719	97.717
4.000	101.543	101.521	101.494	101.472	4.000	102.283	102.261	102.202	102.180	3.000	98.508	98.506	98.383	98.381
4.125	102.071	102.048	102.030	102.008	4.125	102.976	102.954	102.890	102.868	3.125	99.123	99.122	98.999	98.997
4.250	102.661	102.620	102.596	102.555	4.250	103.278	103.238	103.176	103.135	3.250	100.486	100.484	100.363	100.361
4.375	103.124	103.083	103.077	103.035	4.375	103.687	103.646	103.587	103.546	3.375	100.939	100.937	100.817	100.815
4.500	103.561	103.520	103.533	103.492	4.500	104.011	103.971	103.916	103.876	3.500	100.929	100.908	100.881	100.860
4.625	103.810	103.769	103.772	103.731	4.625	104.428	104.388	104.333	104.292	3.625	101.509	101.488	101.464	101.443
4.750	103.801	103.741	103.735	103.675	4.750	104.682	104.623	104.584	104.525	3.750	102.092	102.071	102.052	102.031
4.875	104.465	104.405	104.406	104.346	4.875	105.041	104.982	104.946	104.887	3.875	102.620	102.599	102.587	102.566
5.000	104.637	104.577	104.584	104.524	5.000	105.293	105.234	105.198	105.138	4.000	103.110	103.089	103.077	103.056
5.125	104.429	104.349	104.391	104.311	5.125	105.179	105.099	105.080	105.000	4.125	103.260	103.220	103.184	103.143
5.250	104.871	104.791	104.840	104.760	5.250	105.487	105.408	105.391	105.311	4.250	103.638	103.598	103.564	103.524
5.375	105.404	105.324	105.380	105.300	5.375	105.882	105.803	105.789	105.710	4.375	104.040	104.000	103.965	103.925
5.500	105.648	105.568	105.625	105.546	5.500	106.106	106.027	106.019	105.939	4.500	103.620	103.560	103.479	103.419
5.625	105.595	105.496	105.543	105.443	5.625	105.858	105.759	105.807	105.708	4.625	104.024	103.964	103.885	103.825
5.750	106.059	105.960	106.013	105.914	5.750	106.169	106.070	106.122	106.023	4.750	104.467	104.407	104.330	104.270
5.875	106.343	106.243	106.299	106.200	5.875	106.577	106.478	106.533	106.434	4.875	104.841	104.781	104.706	104.647
6.000	106.534	106.435	106.493	106.394	6.000	106.763	106.664	106.719	106.620	5.000	104.491	104.411	104.396	104.316
6.125	106.383	106.263	106.179	106.059	6.125	106.460	106.341	106.257	106.138	5.125	104.786	104.706	104.693	104.613
6.250	106.653	106.534	106.452	106.332	6.250					5.250				
6.375	107.033	106.896	106.887	106.749	6.375					5.375				
6.500	108.102	107.964	107.962	107.824	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, 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
Zone 8: HI	-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 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	99.653	99.630	99.595	99.573	2.875	97.343	97.342	97.219	97.217
3.875	100.291	100.268	100.237	100.214	3.000	98.008	98.006	97.883	97.881
4.000	100.731	100.709	100.682	100.660	3.125	98.623	98.622	98.499	98.497
4.125	101.259	101.236	101.218	101.196	3.250	99.986	99.984	99.863	99.861
4.250	101.850	101.809	101.785	101.744	3.375	100.439	100.437	100.317	100.315
4.375	102.313	102.272	102.266	102.224	3.500	100.365	100.344	100.317	100.296
4.500	102.751	102.710	102.723	102.682	3.625	100.945	100.924	100.900	100.879
4.625	102.999	102.958	102.961	102.920	3.750	101.475	101.454	101.435	101.414
4.750	102.574	102.514	102.508	102.448	3.875	102.003	101.982	101.970	101.949
4.875	103.239	103.179	103.180	103.120	4.000	101.992	101.971	101.959	101.938
5.000	103.411	103.351	103.358	103.298	4.125	102.141	102.101	102.065	102.024
5.125	102.804	102.724	102.766	102.686	4.250	102.519	102.479	102.445	102.405
5.250	103.246	103.166	103.215	103.135	4.375	102.921	102.881	102.846	102.806
5.375	103.779	103.699	103.755	103.675	4.500	101.902	101.842	101.761	101.701
5.500	104.023	103.943	104.000	103.921	4.625	102.305	102.245	102.166	102.106
5.625	103.277	103.178	103.225	103.125	4.750	102.748	102.688	102.611	102.551
5.750	103.741	103.642	103.695	103.596	4.875	103.122	103.062	102.987	102.928
5.875	104.025	103.925	103.981	103.882	5.000	102.522	102.442	102.427	102.347
6.000	104.215	104.116	104.174	104.075	5.125	102.817	102.737	102.724	102.644
6.125	102.961	102.841	102.757	102.637	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 > 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, 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
Zone 8: HI	-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 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					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	100.414	100.375	100.336	100.297	3.375	100.414	100.375	100.336	100.297	3.500	101.391	101.344	101.297	101.250																				
3.500	101.393	101.353	101.314	101.275	3.500	101.393	101.353	101.314	101.275	3.625	101.838	101.791	101.745	101.698																				
3.625	101.751	101.711	101.672	101.633	3.625	101.735	101.696	101.657	101.618	3.750	102.195	102.148	102.102	102.055																				
3.750	102.183	102.144	102.105	102.066	3.750	102.167	102.128	102.089	102.050	3.875	102.429	102.382	102.336	102.289																				
3.875	102.618	102.579	102.540	102.501	3.875	102.618	102.579	102.540	102.501	4.000	102.916	102.869	102.823	102.776																				
4.000	103.192	103.153	103.114	103.075	4.000	103.192	103.153	103.114	103.075	4.125	103.346	103.299	103.252	103.205																				
4.125	103.636	103.597	103.558	103.519	4.125	103.652	103.613	103.574	103.535	4.250	102.788	102.741	102.695	102.648																				
4.250	103.829	103.790	103.751	103.712	4.250	103.845	103.805	103.766	103.727	4.375	103.246	103.199	103.153	103.106																				
4.375	103.837	103.797	103.758	103.719	4.375	103.837	103.797	103.758	103.719	4.500	103.678	103.631	103.585	103.538																				
4.500	104.339	104.299	104.260	104.221	4.500	104.339	104.299	104.260	104.221	4.625	104.018	103.971	103.924	103.877																				
4.625	104.758	104.718	104.679	104.640	4.625	104.742	104.703	104.664	104.625	4.750	103.142	103.096	103.049	103.002																				
4.750	104.886	104.846	104.807	104.768	4.750	104.870	104.831	104.792	104.753	4.875	103.553	103.507	103.460	103.413																				
4.875	104.481	104.442	104.403	104.364	4.875	104.481	104.442	104.403	104.364	5.000	103.955	103.909	103.862	103.815																				
5.000	104.946	104.907	104.868	104.829	5.000	104.946	104.907	104.868	104.829	5.125																								
5.125	105.256	105.217	105.178	105.139	5.125	105.287	105.248	105.209	105.170	5.250																								
5.250	104.907	104.868	104.829	104.790	5.250	104.938	104.899	104.860	104.821	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																								

7000-99														
USDA 30 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	100.414	100.375	100.336	100.297										
3.500	101.393	101.353	101.314	101.275										
3.625	101.751	101.711	101.672	101.633										
3.750	102.183	102.144	102.105	102.066										
3.875	102.618	102.579	102.540	102.501										
4.000	103.192	103.153	103.114	103.075										
4.125	103.636	103.597	103.558	103.519										
4.250	103.829	103.790	103.751	103.712										
4.375	103.837	103.797	103.758	103.719										
4.500	104.339	104.299	104.260	104.221										
4.625	104.758	104.718	104.679	104.640										
4.750	104.886	104.846	104.807	104.768										
4.875	104.481	104.442	104.403	104.364										
5.000	104.946	104.907	104.868	104.829										
5.125	105.256	105.217	105.178	105.139										
5.250	104.907	104.868	104.829	104.790										
5.375														
5.500														
5.625														
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, 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: HI		-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

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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	99.610	99.571	99.532	99.493	3.375	100.254	100.236	100.220	100.207	
3.625	100.161	100.122	100.083	100.044	3.500	100.705	100.687	100.671	100.657	
3.750	100.698	100.658	100.619	100.580	3.625	101.140	101.121	101.106	101.092	
3.875	100.939	100.900	100.861	100.822	3.750	101.562	101.543	101.528	101.514	
4.000	101.476	101.437	101.398	101.358	3.875	101.848	101.805	101.782	101.762	
4.125	101.986	101.947	101.908	101.868	4.000	102.282	102.239	102.215	102.195	
4.250	102.481	102.442	102.403	102.363	4.125	102.699	102.656	102.632	102.612	
4.375	102.330	102.291	102.252	102.213	4.250	103.113	103.070	103.047	103.027	
4.500	102.700	102.661	102.622	102.583	4.375	101.799	101.781	101.749	101.722	
4.625	103.081	103.041	103.002	102.963	4.500	102.230	102.211	102.180	102.153	
4.750	103.350	103.311	103.272	103.233	4.625	102.639	102.621	102.590	102.563	
4.875	102.579	102.540	102.501	102.462	4.750	102.951	102.933	102.902	102.875	
5.000	103.045	103.006	102.967	102.928	4.875					
5.125	103.455	103.416	103.377	103.338	5.000					
5.250	103.511	103.472	103.432	103.393	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, IN, ME, MI, MN, MO, NE, NJ, SC, TN, VA	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: HI	-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 1/1/1	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	97.661	97.598	97.536	3.000	97.661	97.598	97.536				
3.125	98.050	97.987	97.925	3.125	98.050	97.987	97.925				
3.250	98.430	98.367	98.305	3.250	98.430	98.367	98.305				
3.375	99.851	99.788	99.726	3.375	99.851	99.788	99.726				
3.500	100.236	100.173	100.111	3.500	100.236	100.173	100.111				
3.625	100.612	100.549	100.487	3.625	100.612	100.549	100.487				
3.750	100.999	100.936	100.874	3.750	100.999	100.936	100.874				
3.875	101.045	100.982	100.920	3.875	101.045	100.982	100.920				
4.000	101.432	101.369	101.307	4.000	101.432	101.369	101.307				
4.125	101.819	101.756	101.694	4.125	101.819	101.756	101.694				
4.250	102.217	102.154	102.092	4.250	102.217	102.154	102.092				
4.375	102.123	102.060	101.998	4.375	102.123	102.060	101.998				
4.500	102.511	102.448	102.386	4.500	102.511	102.448	102.386				
4.625	102.908	102.845	102.783	4.625	102.908	102.845	102.783				
4.750	103.297	103.234	103.172	4.750	103.297	103.234	103.172				
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 desk 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, 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 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	98.502	98.463	98.423	98.384	3.875	100.427	100.388	100.349	100.310	
3.750	99.179	99.140	99.101	99.062	4.000	101.056	101.016	100.977	100.938	
3.875	99.782	99.743	99.704	99.665	4.125	101.544	101.505	101.466	101.427	
4.000	100.212	100.173	100.133	100.094	4.250	101.970	101.930	101.891	101.852	
4.125	100.692	100.653	100.614	100.575	4.375	102.401	102.362	102.323	102.284	
4.250	101.299	101.260	101.221	101.181	4.500	102.691	102.652	102.613	102.573	
4.375	101.780	101.741	101.702	101.663	4.625	103.154	103.114	103.075	103.036	
4.500	102.227	102.188	102.149	102.110	4.750	103.598	103.559	103.520	103.481	
4.625	102.581	102.542	102.503	102.464	4.875	104.015	103.976	103.937	103.898	
4.750	102.943	102.904	102.865	102.826	5.000	104.033	103.994	103.955	103.916	
4.875	103.411	103.372	103.333	103.294	5.125	104.285	104.246	104.207	104.168	
5.000	103.682	103.643	103.604	103.565	5.250	104.629	104.590	104.551	104.511	
5.125	104.001	103.962	103.923	103.883	5.375	104.925	104.886	104.847	104.808	
5.250	104.323	104.284	104.245	104.206	5.500	105.141	105.102	105.063	105.024	
5.375	104.555	104.516	104.477	104.438	5.625					
5.500	103.484	103.445	103.406	103.367	5.750					
5.625					5.875					
5.750					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	Rate	Re-Lock	Rate
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 > 15yr	-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, 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
Zone 8: HI	-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 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 1028-00	Home Possible 30 Yr Fixed				
	Rate	15 Day	30 Day	45 Day	60 Day	
	3.625	99.122	99.099	99.061	99.039	
	3.750	99.966	99.943	99.908	99.886	
	3.875	100.604	100.581	100.550	100.527	
	4.000	101.043	101.021	100.994	100.972	
	4.125	101.571	101.548	101.530	101.508	
	4.250	102.161	102.120	102.096	102.055	
	4.375	102.624	102.583	102.577	102.535	
	4.500	103.061	103.020	103.033	102.992	
	4.625	103.310	103.269	103.272	103.231	
	4.750	103.301	103.241	103.235	103.175	
	4.875	103.965	103.905	103.906	103.846	
	5.000	104.137	104.077	104.084	104.024	
	5.125	103.929	103.849	103.891	103.811	
	5.250	104.371	104.291	104.340	104.260	
	5.375	104.904	104.824	104.880	104.800	
	5.500	105.148	105.068	105.125	105.046	
	5.625	105.095	104.996	105.043	104.943	
	5.750	105.559	105.460	105.513	105.414	
	5.875	105.843	105.743	105.799	105.700	
	6.000	106.034	105.935	105.993	105.894	

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 > 15yr	-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, 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
Zone 8: HI	-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 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																							
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	97.910	97.879	97.875	2.750	97.455	97.412	97.408	3.000								3.000							
2.875	98.255	98.224	98.215	2.875	97.879	97.839	97.830	3.125								3.125							
3.000	98.601	98.571	98.556	3.000	98.303	98.264	98.250	3.250	98.521	98.470	98.444	3.250	98.521	98.470	98.444	3.250	98.521	98.470	98.444	3.250	98.521	98.470	98.444
3.125	98.947	98.917	98.898	3.125	98.726	98.689	98.670	3.375	98.987	98.939	98.907	3.375	98.987	98.939	98.907	3.375	98.987	98.939	98.907	3.375	98.987	98.939	98.907
3.250	99.542	99.490	99.436	3.250	99.149	99.114	99.089	3.500	99.450	99.405	99.368	3.500	99.450	99.405	99.368	3.500	99.450	99.405	99.368	3.500	99.450	99.405	99.368
3.375	99.922	99.871	99.816	3.375	99.566	99.533	99.503	3.625	99.913	99.870	99.828	3.625	99.913	99.870	99.828	3.625	99.913	99.870	99.828	3.625	99.913	99.870	99.828
3.500	100.309	100.257	100.203	3.500	99.982	99.950	99.915	3.750	100.340	100.300	100.252	3.750	100.340	100.300	100.252	3.750	100.340	100.300	100.252	3.750	100.340	100.300	100.252
3.625	100.697	100.646	100.591	3.625	100.398	100.368	100.327	3.875	100.806	100.755	100.700	3.875	100.806	100.755	100.700	3.875	100.806	100.755	100.700	3.875	100.806	100.755	100.700
3.750	101.071	101.019	100.964	3.750	100.761	100.731	100.686	4.000	101.250	101.199	101.144	4.000	101.250	101.199	101.144	4.000	101.250	101.199	101.144	4.000	101.250	101.199	101.144
3.875	101.420	101.369	101.314	3.875	101.165	101.114	101.059	4.125	101.655	101.603	101.549	4.125	101.655	101.603	101.549	4.125	101.655	101.603	101.549	4.125	101.655	101.603	101.549
4.000	101.719	101.668	101.613	4.000	101.509	101.457	101.403	4.250	102.015	101.963	101.909	4.250	102.015	101.963	101.909	4.250	102.015	101.963	101.909	4.250	102.015	101.963	101.909
4.125	102.005	101.954	101.899	4.125	101.844	101.817	101.756	4.375	102.363	102.312	102.257	4.375	102.363	102.312	102.257	4.375	102.363	102.312	102.257	4.375	102.363	102.312	102.257
4.250	102.253	102.201	102.147	4.250	102.122	102.070	102.015	4.500	102.473	102.422	102.367	4.500	102.473	102.422	102.367	4.500	102.473	102.422	102.367	4.500	102.473	102.422	102.367
4.375	102.490	102.439	102.384	4.375	102.399	102.347	102.293	4.625	102.536	102.495	102.417	4.625	102.536	102.495	102.417	4.625	102.536	102.495	102.417	4.625	102.536	102.495	102.417
4.500				4.500			102.569	4.750			102.541	4.750			102.541	4.750			102.541	4.750			102.541
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, 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
Zone 8: HI	-0.250

	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

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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	98.119	98.088	98.084	2.750	97.535	97.492	97.488	3.000				3.000				3.000							
2.875	98.460	98.429	98.420	2.875	97.956	97.915	97.906	3.125				3.125	98.687	98.637	98.611	3.375	99.149	99.101	99.069				
3.000	98.799	98.768	98.754	3.000	98.376	98.337	98.323	3.250				3.250	99.149	99.101	99.069	3.500	99.605	99.560	99.523				
3.125	99.138	99.108	99.089	3.125	98.794	98.757	98.738	3.375				3.375	99.605	99.560	99.523	3.625	100.060	100.017	99.975				
3.250	99.437	99.407	99.382	3.250	99.212	99.177	99.152	3.500				3.500	100.060	100.017	99.975	3.750	100.479	100.438	100.391				
3.375	99.729	99.698	99.668	3.375	99.626	99.593	99.563	3.625				3.625	100.479	100.438	100.391	3.875	100.892	100.853	100.800				
3.500	100.022	99.990	99.955	3.500	100.037	100.005	99.970	3.750				3.750	100.892	100.853	100.800	4.000	101.308	101.271	101.214				
3.625	100.317	100.286	100.245	3.625	100.449	100.419	100.379	3.875				3.875	101.308	101.271	101.214	4.125	101.730	101.695	101.632				
3.750	100.624	100.592	100.547	3.750	100.808	100.779	100.734	4.000				4.000	101.730	101.695	101.632	4.250	101.974	101.937	101.869				
3.875	100.950	100.902	100.851	3.875	101.162	101.134	101.083	4.125				4.125	101.974	101.937	101.869	4.375	102.193	102.155	102.082				
4.000	101.249	101.212	101.156	4.000	101.521	101.493	101.438	4.250				4.250	102.193	102.155	102.082	4.500	102.416	102.376	102.297				
4.125	101.559	101.526	101.465	4.125	101.884	101.857	101.796	4.375				4.375	102.416	102.376	102.297	4.625	102.640	102.598	102.514				
4.250	101.860	101.826	101.760	4.250	102.186	102.158	102.092	4.500				4.500	102.640	102.598	102.514	4.750	102.714	102.669	102.580				
4.375	102.159	102.124	102.053	4.375	102.479	102.451	102.379	4.625				4.625	102.714	102.669	102.580	4.875	102.771	102.720	102.626				
4.500	102.457	102.422	102.345	4.500	102.774	102.745	102.668	4.750				4.750	102.771	102.720	102.626	5.000	102.828	102.772	102.673				
4.625	102.757	102.721	102.639	4.625	103.070	103.040	102.958	4.875				4.875	102.828	102.772	102.673	5.125	102.885	102.825	102.720				
4.750	102.953	102.915	102.828	4.750	103.327	103.296	103.209	5.000				5.000	102.885	102.825	102.720	5.250	103.456	103.400	103.291				
4.875	103.136	103.095	103.003	4.875	103.500	103.500	103.456	5.125				5.125	103.456	103.400	103.291	5.375	103.500	103.500	103.500				
5.000	103.319	103.275	103.177	5.000	103.500	103.500	103.500	5.250				5.250	103.500	103.500	103.500								
5.125	103.500	103.454	103.351	5.125				5.375				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 > 15yr	-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, 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
Zone 8: HI	-0.250

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other States	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

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WesLend 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	98.270	98.145	3.750	99.170	99.045
4.125	98.696	98.571	3.875	99.616	99.491
4.250	99.157	99.032	4.000	99.808	99.683
4.375	99.548	99.423	4.125	100.053	99.928
4.500	99.917	99.792	4.250	100.384	100.259
4.625	100.248	100.123	4.375	100.698	100.573
4.750	100.575	100.450	4.500	100.918	100.793
4.875	100.902	100.777	4.625		
5.000	101.208	101.083	4.750		
5.125	101.544	101.419	4.875		
5.250	101.874	101.749	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	98.654	98.529	3.500	98.625	98.500	3.625	98.717	98.592
3.625	98.976	98.851	3.625	99.002	98.877	3.750	99.135	99.010
3.750	99.294	99.169	3.750	99.392	99.267	3.875	99.571	99.446
3.875	99.604	99.479	3.875	99.670	99.545	4.000	99.896	99.771
4.000	99.972	99.847	4.000	100.069	99.944	4.125	100.326	100.201
4.125	100.321	100.196	4.125	100.377	100.252	4.250	100.719	100.594
4.250	100.626	100.501	4.250	100.692	100.567	4.375	101.033	100.908
4.375	100.888	100.763	4.375	100.982	100.857	4.500	101.266	101.141
4.500	101.157	101.032	4.500	101.216	101.091	4.625	101.454	101.329
4.625			4.625			4.750		
4.750			4.750			4.875		
4.875			4.875			5.000		
5.000			5.000			5.125		
5.125			5.125			5.250		
5.250			5.250			5.375		
5.375			5.375			5.500		
5.500			5.500			5.625		
5.625			5.625			5.750		
5.750			5.750			5.875		
5.875			5.875			6.000		

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Max Lender Credit after Adjustments: 101.375

Loan Level Price Adjustments

	<=60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90
Purchase Special	0.375	0.375	0.375	0.375	0.250	0.000	0.000
>1.5mm-\$2.0mm	0.000	0.000	0.000	0.000	-0.500	-0.500	-0.500
>2.0mm-\$2.5mm	0.000	0.000	0.000	-0.250	-0.500	-0.500	-0.500
760+ Fico	0.500	0.375	0.250	0.000	-0.250	-0.375	-0.625
740-759 Fico	0.375	0.250	0.125	-0.125	-0.375	-0.750	-0.750
720-739 Fico	0.250	0.125	0.000	-0.500	-1.000	-1.000	-1.250
700-719 Fico	0.250	0.000	-0.250	-0.750	-1.250	-1.500	-1.750
680-699 Fico	0.125	-0.125	-0.375	-0.750	-1.250	-2.250	-2.500
Second Home	0.000	0.000	-0.500	-0.500	n/a	n/a	n/a
Investment Property	-1.000	-1.500	n/a	n/a	n/a	n/a	n/a
Condo	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
Cash Out Refi	-0.500	-0.500	-0.500	-1.500	n/a	n/a	n/a
2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	n/a	n/a
DTI >40	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
LTV > 80% w/No MI (in addition to above adjustments)							
No MI w/760+ Fico	n/a	n/a	n/a	n/a	n/a	-0.375	-1.000
No MI w/740-759 Fico	n/a	n/a	n/a	n/a	n/a	-0.375	-1.125
No MI w/720-739 Fico	n/a	n/a	n/a	n/a	n/a	-0.375	n/a