



Effective: 5/7/19 3:31 PM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

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New Locks

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at www.weslendwholesale.com.
- Loans can be locked in Broker Connection 2.0 until 4:30 pm PST.
- Written confirmation of the lock will be emailed to broker, AM and AE within 24 hours, but usually same day. Any discrepancies in pricing should be reported to the lock desk immediately.
- Locks expiring on weekends or holidays will roll to next business day unless the loan has been extended.
- Rates and prices are subject to change without notice.
- Lender Fees Are Not Included in Pricing

Wholesale Fee Buyout Option Price Adjustor

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

Extension Policies

- Locks must be extended on or before the lock expiration date by the lock cut-off time. Per diem, 7, 10, or 15 day extensions are available.
- See specific Program for extension cost and terms available. Extension requests should be emailed to Lockdesk@weslend.com
- Expired locks are subject to worst case pricing within 30 days of lock expiration. Relock fee on expired locks are .125% (Fees may vary for Non Agency Programs/All Arm programs)



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

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WesLend Conforming DU and LP														
1000-99 1001-99					1200-99 1201-99					1300-99 1301-99				
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	99.096	99.065	99.033	99.002	3.875	101.306	101.275	101.244	101.213	3.000	98.911	98.879	98.848	98.817
3.750	100.336	100.304	100.273	100.242	4.000	101.916	101.884	101.853	101.822	3.125	99.487	99.455	99.424	99.393
3.875	100.919	100.888	100.857	100.826	4.125	102.635	102.603	102.572	102.541	3.250	99.733	99.702	99.670	99.639
4.000	101.349	101.317	101.286	101.255	4.250	102.846	102.814	102.783	102.752	3.375	100.076	100.045	100.014	99.983
4.125	101.874	101.842	101.811	101.780	4.375	103.295	103.264	103.232	103.201	3.500	101.266	101.235	101.204	101.172
4.250	102.449	102.417	102.386	102.355	4.500	103.589	103.557	103.526	103.495	3.625	101.856	101.825	101.793	101.762
4.375	102.967	102.936	102.904	102.873	4.625	104.078	104.046	104.015	103.984	3.750	102.008	101.977	101.945	101.914
4.500	103.408	103.376	103.345	103.314	4.750	104.418	104.386	104.355	104.324	3.875	102.517	102.486	102.454	102.423
4.625	103.710	103.678	103.647	103.616	4.875	104.869	104.838	104.807	104.775	4.000	102.890	102.859	102.827	102.796
4.750	103.856	103.824	103.793	103.762	5.000	105.066	105.035	105.004	104.972	4.125	103.315	103.284	103.252	103.221
4.875	104.349	104.318	104.287	104.255	5.125	105.149	105.118	105.087	105.055	4.250	103.731	103.700	103.668	103.637
5.000	104.650	104.619	104.588	104.556	5.250	105.474	105.443	105.412	105.380	4.375	104.192	104.161	104.130	104.099
5.125	104.694	104.663	104.632	104.601	5.375	105.741	105.709	105.678	105.647	4.500	104.218	104.187	104.156	104.125
5.250	105.008	104.977	104.946	104.914	5.500	105.938	105.907	105.876	105.845	4.625	104.517	104.486	104.454	104.423
5.375	105.400	105.368	105.337	105.306	5.625					4.750	104.569	104.538	104.506	104.475
5.500	105.621	105.590	105.559	105.528	5.750					4.875	104.679	104.648	104.616	104.585
5.625					5.875					5.000	104.810	104.779	104.747	104.716
5.750					6.000					5.125	104.947	104.916	104.885	104.854
5.875					6.125					5.250	104.818	104.786	104.755	104.724
6.000					6.250					5.375				

1400-99 1401-99					1008-05 1007-05					1308-05 1307-05				
Conventional 10 Yr Fixed					Conventional 30 Yr Fixed COOP and CEMA					Conventional 15 Yr Fixed COOP and CEM				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	99.867	99.836	99.804	99.773	3.625	99.288	99.999	98.937	98.918	3.250	99.839	99.812	99.775	99.702
3.375	100.234	100.203	100.172	100.140	3.750	99.979	99.695	99.628	99.614	3.375	100.248	100.218	100.133	100.107
3.500	101.194	101.163	101.132	101.100	3.875	100.618	100.339	100.267	100.259	3.500	100.513	100.481	100.399	100.370
3.625	101.749	101.718	101.686	101.655	4.000	101.169	100.895	100.818	100.815	3.625	100.852	100.808	100.769	100.728
3.750	102.157	102.126	102.094	102.063	4.125	101.651	101.382	101.300	101.302	3.750	101.338	101.291	101.255	101.211
3.875	102.434	102.403	102.371	102.340	4.250	101.906	101.645	101.557	101.532	3.875	101.719	101.669	101.636	101.589
4.000	102.680	102.649	102.617	102.586	4.375	102.447	102.191	102.099	102.079	4.000	102.074	102.012	101.959	101.901
4.125	103.238	103.207	103.175	103.144	4.500	102.944	102.694	102.596	102.582	4.125	102.498	102.433	102.384	102.323
4.250	103.521	103.490	103.458	103.427	4.625	103.409	103.164	103.061	103.052	4.250	103.022	102.953	102.907	102.843
4.375	103.982	103.951	103.920	103.889	4.750	103.326	103.140	103.032	103.024	4.375	103.495	103.424	103.381	103.313
4.500	104.008	103.977	103.946	103.915	4.875	103.811	103.631	103.517	103.485	4.500	103.704	103.629	103.589	103.518
4.625	104.307	104.276	104.244	104.213	5.000	104.214	104.038	103.920	103.893	4.625	103.371	103.285	103.256	103.174
4.750	104.359	104.328	104.296	104.265	5.125	104.584	104.414	104.290	104.269	4.750	103.797	103.708	103.683	103.598
4.875	104.469	104.438	104.406	104.375	5.250	104.492	104.379	104.250	104.199	4.875	104.105	104.013	103.991	103.902
5.000	104.600	104.569	104.537	104.506	5.375	104.904	104.796	104.662	104.616	5.000	104.321	104.225	104.206	104.115
5.125	104.737	104.706	104.675	104.644	5.500	105.228	105.126	104.987	104.946	5.125	102.276	102.169	102.161	102.058
5.250	104.608	104.576	104.545	104.514	5.625	105.485	105.388	105.243	105.208	5.250	102.648	102.538	102.533	102.427
5.375					5.750	105.636	105.666	105.516	105.451	5.375	102.903	102.790	102.789	102.680
5.500					5.875	105.975	106.000	105.855	105.796	5.500	103.100	102.984	102.986	102.874
5.625					6.000	106.000	106.000	106.000	106.000	5.625	102.361	102.233	102.247	102.123

Price Adjustments

Risk Based Adjustments (Terms > 15 years o)									Conventional Adjusters	
	<=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	\$60,000-\$100,000	-0.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	\$100,001-\$125,000	-0.150
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	\$125,001 +\$275,000	0.000
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	\$275,001 +\$300,000	0.100
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	Escrow Waiver (Except CA and NY)	-0.250
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	Investment Property LTV <=75	-2.125
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	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			
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	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630
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 States	-1.000	-0.750	-0.650	-0.525	-0.475					



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	99.736	99.705	99.674	99.643	4.000	100.166	100.134	100.103	100.072	3.250	98.681	98.650	98.618	98.587
4.000	100.166	100.134	100.103	100.072	4.125	100.691	100.659	100.628	100.597	3.375	99.039	99.008	98.977	98.945
4.125	100.691	100.659	100.628	100.597	4.250	101.019	100.987	100.956	100.925	3.500	100.624	100.593	100.562	100.530
4.250	101.019	100.987	100.956	100.925	4.375	101.537	101.506	101.474	101.443	3.625	100.896	100.865	100.833	100.802
4.375	101.537	101.506	101.474	101.443	4.500	101.978	101.946	101.915	101.884	3.750	101.300	101.269	101.237	101.206
4.500	101.978	101.946	101.915	101.884	4.625	102.281	102.249	102.218	102.187	3.875	101.803	101.772	101.740	101.709
4.625	102.281	102.249	102.218	102.187	4.750	102.213	102.181	102.150	102.119	4.000	102.192	102.161	102.129	102.098
4.750	102.213	102.181	102.150	102.119	4.875	102.881	102.850	102.819	102.787	4.125	102.125	102.094	102.062	102.031
4.875	102.881	102.850	102.819	102.787	5.000	103.102	103.071	103.040	103.008	4.250	102.469	102.438	102.406	102.375
5.000	103.102	103.071	103.040	103.008	5.125	103.106	103.075	103.044	103.012	4.375	102.767	102.736	102.705	102.674
5.125	103.106	103.075	103.044	103.012	5.250	103.076	103.045	103.014	102.982	4.500	102.799	102.768	102.737	102.706
5.250	103.076	103.045	103.014	102.982	5.375	103.498	103.466	103.435	103.404	4.625	102.983	102.952	102.920	102.889
5.375	103.498	103.466	103.435	103.404	5.500	103.763	103.732	103.701	103.670	4.750	102.958	102.927	102.895	102.864
5.500	103.763	103.732	103.701	103.670	5.625					4.875	102.936	102.905	102.873	102.842
5.625					5.750					5.000	102.869	102.838	102.806	102.775
5.750					5.875					5.125	102.786	102.755	102.724	102.693
					6.000					5.250	102.657	102.625	102.594	102.563

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	98.465	98.434	98.403	98.372
3.375	98.824	98.792	98.761	98.730
3.500	100.624	100.593	100.562	100.530
3.625	100.896	100.865	100.833	100.802
3.750	101.300	101.269	101.237	101.206
3.875	101.803	101.772	101.740	101.709
4.000	102.192	102.161	102.129	102.098
4.125	102.125	102.094	102.062	102.031
4.250	102.469	102.438	102.406	102.375
4.375	102.767	102.736	102.705	102.674
4.500	102.799	102.768	102.737	102.706
4.625	102.983	102.952	102.920	102.889
4.750	102.958	102.927	102.895	102.864
4.875	102.936	102.905	102.873	102.842
5.000	102.869	102.838	102.806	102.775
5.125	102.786	102.755	102.724	102.693
5.250	102.657	102.625	102.594	102.563

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, 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 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 - 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	100.509	100.486	100.451	100.426	3.750	101.074	101.052	100.984	100.959	2.750	97.212	97.210	97.149	97.147
3.875	101.138	101.116	101.084	101.059	3.875	101.742	101.720	101.660	101.635	2.875	97.892	97.890	97.829	97.827
4.000	101.556	101.533	101.507	101.481	4.000	102.308	102.286	102.227	102.202	3.000	98.555	98.553	98.492	98.490
4.125	102.105	102.083	102.064	102.039	4.125	103.019	102.997	102.933	102.908	3.125	99.169	99.167	99.108	99.106
4.250	102.687	102.646	102.636	102.590	4.250	103.266	103.225	103.180	103.134	3.250	100.531	100.529	100.470	100.468
4.375	103.110	103.068	103.076	103.029	4.375	103.636	103.596	103.550	103.504	3.375	100.995	100.994	100.936	100.934
4.500	103.531	103.490	103.515	103.468	4.500	103.945	103.905	103.860	103.814	3.500	100.905	100.885	100.873	100.849
4.625	103.834	103.793	103.808	103.761	4.625	104.413	104.373	104.334	104.288	3.625	101.491	101.471	101.462	101.438
4.750	103.781	103.721	103.731	103.662	4.750	104.702	104.642	104.618	104.551	3.750	102.073	102.052	102.048	102.024
4.875	104.403	104.343	104.359	104.291	4.875	105.020	104.961	104.939	104.872	3.875	102.615	102.594	102.598	102.574
5.000	104.575	104.515	104.538	104.469	5.000	105.271	105.211	105.194	105.126	4.000	103.076	103.055	103.059	103.035
5.125	104.440	104.360	104.402	104.311	5.125	105.220	105.141	105.121	105.031	4.125	103.257	103.217	103.181	103.135
5.250	104.881	104.802	104.849	104.759	5.250	105.528	105.449	105.432	105.342	4.250	103.633	103.593	103.559	103.514
5.375	105.390	105.310	105.363	105.273	5.375	105.899	105.820	105.807	105.717	4.375	104.048	104.008	103.973	103.928
5.500	105.636	105.557	105.614	105.523	5.500	106.128	106.049	106.038	105.948	4.500	103.548	103.488	103.468	103.401
5.625	105.713	105.614	105.661	105.549	5.625	105.976	105.877	105.926	105.813	4.625	103.973	103.913	103.896	103.828
5.750	106.178	106.078	106.132	106.019	5.750	106.288	106.189	106.241	106.128	4.750	104.416	104.356	104.342	104.274
5.875	106.448	106.349	106.404	106.292	5.875	106.682	106.583	106.637	106.524	4.875	104.790	104.730	104.718	104.650
6.000	106.638	106.539	106.597	106.485	6.000	106.870	106.771	106.823	106.711	5.000	104.422	104.342	104.327	104.237
6.125	106.515	106.396	106.311	106.176	6.125	106.592	106.473	106.390	106.254	5.125	104.733	104.654	104.640	104.550
6.250	106.786	106.667	106.584	106.449	6.250					5.250				
6.375	107.152	107.015	107.010	106.854	6.375					5.375				
6.500	108.223	108.086	108.084	107.928	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, 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 \$	-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	99.696	99.673	99.638	99.613	2.875	97.392	97.390	97.329	97.327
3.875	100.325	100.303	100.271	100.246	3.000	98.055	98.053	97.992	97.990
4.000	100.743	100.720	100.694	100.668	3.125	98.669	98.667	98.608	98.606
4.125	101.293	101.271	101.252	101.227	3.250	100.031	100.029	99.970	99.968
4.250	101.876	101.835	101.825	101.779	3.375	100.495	100.494	100.436	100.434
4.375	102.299	102.257	102.265	102.218	3.500	100.341	100.321	100.309	100.285
4.500	102.720	102.679	102.704	102.657	3.625	100.927	100.907	100.898	100.874
4.625	103.023	102.982	102.997	102.950	3.750	101.456	101.435	101.431	101.407
4.750	102.554	102.494	102.504	102.435	3.875	101.998	101.977	101.981	101.957
4.875	103.177	103.117	103.133	103.065	4.000	101.957	101.936	101.940	101.916
5.000	103.348	103.288	103.311	103.242	4.125	102.138	102.098	102.062	102.016
5.125	102.815	102.735	102.777	102.686	4.250	102.514	102.474	102.440	102.395
5.250	103.256	103.177	103.224	103.134	4.375	102.930	102.890	102.855	102.810
5.375	103.765	103.685	103.738	103.648	4.500	101.829	101.769	101.749	101.682
5.500	104.011	103.932	103.989	103.898	4.625	102.254	102.194	102.177	102.109
5.625	103.395	103.296	103.343	103.231	4.750	102.697	102.637	102.623	102.555
5.750	103.860	103.760	103.814	103.701	4.875	103.071	103.011	102.999	102.931
5.875	104.130	104.031	104.086	103.974	5.000	102.453	102.373	102.358	102.268
6.000	104.320	104.221	104.279	104.167	5.125	102.764	102.685	102.671	102.581
6.125	103.093	102.974	102.889	102.754	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, 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 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	100.459	100.428	100.397	100.366	3.375	100.459	100.428	100.397	100.366	3.500	101.422	101.360	101.297	101.235	3.500	101.452	101.421	101.390	101.359	3.625	101.851	101.788	101.726	101.663	3.625	101.806	101.775	101.744	101.713	3.625	101.775	101.744	101.713	101.681	3.750	102.250	102.187	102.125	102.062	3.750	102.234	102.202	102.171	102.140	3.750	102.202	102.171	102.140	102.109	3.875	102.631	102.600	102.569	102.538	3.875	102.631	102.600	102.569	102.538	4.000	102.939	102.876	102.814	102.751	4.000	103.201	103.170	103.139	103.108	4.000	103.201	103.170	103.139	103.108	4.125	103.381	103.318	103.256	103.193	4.125	103.639	103.608	103.577	103.546	4.125	103.671	103.639	103.608	103.577	4.250	102.777	102.715	102.652	102.590	4.250	103.839	103.808	103.776	103.745	4.250	103.870	103.839	103.808	103.776	4.375	103.232	103.170	103.107	103.045	4.375	103.837	103.806	103.775	103.743	4.375	103.837	103.806	103.775	103.743	4.500	103.661	103.599	103.536	103.474	4.500	104.334	104.303	104.272	104.240	4.500	104.334	104.303	104.272	104.240	4.625	104.028	103.965	103.903	103.840	4.625	104.747	104.716	104.685	104.653	4.625	104.763	104.732	104.700	104.669	4.750	102.981	102.919	102.856	102.794	4.750	104.883	104.852	104.821	104.789	4.750	104.899	104.868	104.836	104.805	4.875	103.389	103.327	103.264	103.202	4.875	104.508	104.477	104.445	104.414	4.875	104.508	104.477	104.445	104.414	5.000	103.789	103.727	103.664	103.602	5.000	104.970	104.939	104.907	104.876	5.000	104.970	104.939	104.907	104.876	5.125	104.125	104.062	104.000	103.938	5.125	105.279	105.248	105.216	105.185	5.125	105.263	105.232	105.201	105.169	5.250	104.924	104.893	104.861	104.830	5.250	104.908	104.877	104.846	104.814	5.375	5.375	5.500	5.500	5.625	5.625	5.750	5.750	5.875	5.875

7000-99					USDA 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.375	100.459	100.428	100.397	100.366					
3.500	101.452	101.421	101.390	101.359					
3.625	101.806	101.775	101.744	101.713					
3.750	102.234	102.202	102.171	102.140					
3.875	102.631	102.600	102.569	102.538					
4.000	103.201	103.170	103.139	103.108					
4.125	103.639	103.608	103.577	103.546					
4.250	103.839	103.808	103.776	103.745					
4.375	103.837	103.806	103.775	103.743					
4.500	104.334	104.303	104.272	104.240					
4.625	104.747	104.716	104.685	104.653					
4.750	104.883	104.852	104.821	104.789					
4.875	104.508	104.477	104.445	104.414					
5.000	104.970	104.939	104.907	104.876					
5.125	105.279	105.248	105.216	105.185					
5.250	104.924	104.893	104.861	104.830					
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



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 FHA/VA 30 Yr Fixed High Balance					8333-99 6333-99 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	99.654	99.623	99.592	99.561	3.375	100.226	100.207	100.184	100.164
3.625	100.204	100.173	100.142	100.111	3.500	100.668	100.649	100.626	100.606
3.750	100.739	100.708	100.677	100.646	3.625	101.109	101.090	101.067	101.047
3.875	100.969	100.938	100.907	100.876	3.750	101.530	101.511	101.488	101.467
4.000	101.492	101.461	101.429	101.398	3.875	101.872	101.824	101.785	101.751
4.125	102.009	101.978	101.947	101.916	4.000	102.305	102.257	102.218	102.184
4.250	102.492	102.461	102.429	102.398	4.125	102.719	102.671	102.632	102.598
4.375	102.316	102.284	102.253	102.222	4.250	103.137	103.089	103.050	103.016
4.500	102.671	102.639	102.608	102.577	4.375	101.819	101.799	101.760	101.726
4.625	103.072	103.041	103.010	102.978	4.500	102.250	102.230	102.191	102.157
4.750	103.341	103.309	103.278	103.247	4.625	102.644	102.625	102.585	102.552
4.875	102.608	102.577	102.545	102.514	4.750	102.961	102.942	102.903	102.869
5.000	103.071	103.040	103.008	102.977	4.875				
5.125	103.479	103.448	103.416	103.385	5.000				
5.250	103.527	103.496	103.465	103.434	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	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!	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	97.712	97.649	97.587	3.000	97.712	97.649	97.587
3.125	98.101	98.038	97.976	3.125	98.101	98.038	97.976
3.250	98.481	98.418	98.356	3.250	98.481	98.418	98.356
3.375	99.904	99.841	99.779	3.375	99.904	99.841	99.779
3.500	100.289	100.226	100.164	3.500	100.289	100.226	100.164
3.625	100.665	100.602	100.540	3.625	100.665	100.602	100.540
3.750	101.051	100.988	100.926	3.750	101.051	100.988	100.926
3.875	101.098	101.035	100.973	3.875	101.098	101.035	100.973
4.000	101.484	101.421	101.359	4.000	101.484	101.421	101.359
4.125	101.872	101.809	101.747	4.125	101.872	101.809	101.747
4.250	102.268	102.205	102.143	4.250	102.268	102.205	102.143
4.375	102.175	102.112	102.050	4.375	102.175	102.112	102.050
4.500	102.562	102.499	102.437	4.500	102.562	102.499	102.437
4.625	102.960	102.897	102.835	4.625	102.960	102.897	102.835
4.750	103.349	103.286	103.224	4.750	103.349	103.286	103.224
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, 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	98.565	98.533	98.502	98.471	3.875	100.444	100.413	100.381	100.350
3.750	99.241	99.210	99.179	99.147	4.000	101.075	101.043	101.012	100.981
3.875	99.841	99.810	99.779	99.747	4.125	101.561	101.530	101.499	101.467
4.000	100.248	100.217	100.186	100.154	4.250	101.985	101.953	101.922	101.891
4.125	100.704	100.673	100.641	100.610	4.375	102.430	102.399	102.368	102.336
4.250	101.330	101.298	101.267	101.236	4.500	102.718	102.686	102.655	102.624
4.375	101.809	101.778	101.746	101.715	4.625	103.163	103.132	103.101	103.069
4.500	102.254	102.223	102.192	102.161	4.750	103.606	103.575	103.544	103.512
4.625	102.638	102.606	102.575	102.544	4.875	104.052	104.021	103.990	103.958
4.750	102.970	102.939	102.908	102.877	5.000	104.072	104.040	104.009	103.978
4.875	103.438	103.407	103.376	103.344	5.125	104.285	104.254	104.223	104.191
5.000	103.708	103.677	103.646	103.614	5.250	104.620	104.589	104.558	104.526
5.125	103.975	103.944	103.913	103.882	5.375	104.867	104.836	104.804	104.773
5.250	104.304	104.273	104.242	104.210	5.500	105.081	105.050	105.019	104.987
5.375	104.534	104.502	104.471	104.440	5.625				
5.500	103.534	103.503	103.472	103.441	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	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			
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	Home Possible 30 Yr Fixed				
	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
		3.625	99.168	99.146	99.108	99.082
		3.750	100.009	99.986	99.951	99.926
		3.875	100.638	100.616	100.584	100.559
		4.000	101.056	101.033	101.007	100.981
		4.125	101.605	101.583	101.564	101.539
		4.250	102.187	102.146	102.136	102.090
		4.375	102.610	102.568	102.576	102.529
		4.500	103.031	102.990	103.015	102.968
		4.625	103.334	103.293	103.308	103.261
		4.750	103.281	103.221	103.231	103.162
		4.875	103.903	103.843	103.859	103.791
		5.000	104.075	104.015	104.038	103.969
		5.125	103.940	103.860	103.902	103.811
		5.250	104.381	104.302	104.349	104.259
		5.375	104.890	104.810	104.863	104.773
		5.500	105.136	105.057	105.114	105.023
		5.625	105.213	105.114	105.161	105.049
		5.750	105.678	105.578	105.632	105.519
		5.875	105.948	105.849	105.904	105.792
		6.000	106.138	106.039	106.097	105.985

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 > 15y	-0.750

Loans with Secondary Financing	
All Loans with Subordinate Financing	-0.500

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

State Adjustments	
Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, 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 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			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
2.750	97.972	97.939	97.937	2.750	97.525	97.482	97.480	3.000							
2.875	98.316	98.284	98.276	2.875	97.952	97.910	97.903	3.125							
3.000	98.660	98.629	98.616	3.000	98.377	98.338	98.325	3.250	98.611	98.560	98.536				
3.125	99.005	98.974	98.956	3.125	98.802	98.764	98.746	3.375	99.081	99.033	99.003				
3.250	99.570	99.518	99.463	3.250	99.228	99.192	99.169	3.500	99.548	99.503	99.468				
3.375	99.950	99.898	99.844	3.375	99.648	99.614	99.586	3.625	100.015	99.972	99.932				
3.500	100.337	100.285	100.230	3.500	100.066	100.034	100.001	3.750	100.447	100.406	100.361				
3.625	100.725	100.673	100.618	3.625	100.486	100.455	100.417	3.875	100.875	100.836	100.785				
3.750	101.098	101.047	100.992	3.750	100.851	100.821	100.778	4.000	101.306	101.269	101.213				
3.875	101.448	101.397	101.342	3.875	101.209	101.180	101.132	4.125	101.741	101.705	101.644				
4.000	101.747	101.696	101.641	4.000	101.573	101.545	101.491	4.250	102.036	101.985	101.930				
4.125	102.033	101.981	101.927	4.125	101.940	101.912	101.853	4.375	102.377	102.325	102.270				
4.250	102.274	102.223	102.168	4.250	102.124	102.073	102.018	4.500	102.492	102.440	102.385				
4.375	102.504	102.452	102.398	4.375	102.401	102.349	102.295	4.625	102.677	102.636	102.554				
4.500				4.500				4.750			102.569				
				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

	\$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 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	98.180	98.148	98.146	2.750	97.604	97.561	97.559	3.000			
2.875	98.519	98.487	98.479	2.875	98.027	97.986	97.979	3.125			
3.000	98.856	98.825	98.812	3.000	98.449	98.409	98.396	3.250	98.776	98.725	98.701
3.125	99.194	99.163	99.145	3.125	98.868	98.831	98.813	3.375	99.242	99.193	99.164
3.250	99.492	99.461	99.438	3.250	99.289	99.253	99.231	3.500	99.702	99.656	99.621
3.375	99.784	99.752	99.724	3.375	99.706	99.672	99.644	3.625	100.160	100.117	100.077
3.500	100.076	100.044	100.010	3.500	100.120	100.088	100.055	3.750	100.584	100.543	100.497
3.625	100.371	100.338	100.300	3.625	100.536	100.505	100.467	3.875	101.002	100.963	100.912
3.750	100.677	100.644	100.600	3.750	100.897	100.868	100.824	4.000	101.424	101.386	101.331
3.875	100.985	100.951	100.902	3.875	101.254	101.225	101.176	4.125	101.851	101.816	101.755
4.000	101.294	101.260	101.205	4.000	101.615	101.587	101.533	4.250	102.099	102.063	101.997
4.125	101.606	101.571	101.512	4.125	101.980	101.952	101.893	4.375	102.324	102.286	102.215
4.250	101.902	101.867	101.802	4.250	102.280	102.251	102.187	4.500	102.552	102.512	102.435
4.375	102.196	102.160	102.091	4.375	102.570	102.541	102.472	4.625	102.781	102.740	102.658
4.500	102.490	102.453	102.378	4.500	102.862	102.832	102.758	4.750	102.861	102.815	102.728
4.625	102.785	102.747	102.667	4.625	103.155	103.125	103.045	4.875	102.922	102.872	102.780
4.750	102.980	102.940	102.855	4.750	103.415	103.383	103.298	5.000	102.984	102.929	102.832
4.875	103.163	103.120	103.030	4.875	103.500	103.500	103.500	5.125	103.046	102.987	102.884
5.000	103.345	103.299	103.204	5.000				5.250	103.500	103.500	103.456
5.125	103.500	103.478	103.377	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, 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 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	98.379	98.254	3.750	99.233	99.108			
4.125	98.797	98.672	3.875	99.678	99.553			
4.250	99.252	99.127	4.000	99.867	99.742			
4.375	99.637	99.512	4.125	100.111	99.986			
4.500	100.000	99.875	4.250	100.441	100.316			
4.625	100.324	100.199	4.375	100.753	100.628			
4.750	100.647	100.522	4.500	100.972	100.847			
4.875	100.970	100.845	4.625					
5.000	101.272	101.147	4.750					
5.125	101.605	101.480	4.875					
5.250	101.931	101.806	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	98.693	98.568	3.500	98.676	98.551	3.625	98.787	98.662
3.625	99.015	98.890	3.625	99.052	98.927	3.750	99.204	99.079
3.750	99.331	99.206	3.750	99.442	99.317	3.875	99.638	99.513
3.875	99.640	99.515	3.875	99.719	99.594	4.000	99.961	99.836
4.000	100.008	99.883	4.000	100.117	99.992	4.125	100.389	100.264
4.125	100.356	100.231	4.125	100.425	100.300	4.250	100.780	100.655
4.250	100.661	100.536	4.250	100.739	100.614	4.375	101.093	100.968
4.375	100.922	100.797	4.375	101.028	100.903	4.500	101.325	101.200
4.500	101.190	101.065	4.500	101.262	101.137	4.625	101.512	101.387
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	