



Effective: 5/10/19 11:28 AM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

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New Locks

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

Wholesale Fee Buyout Option Price Adjustor

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

Extension Policies

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



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

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WesLend Conforming DU and LP														
1000-99 1001-99					1200-99 1201-99					1300-99 1301-99				
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	99.164	99.133	99.102	99.071	3.875	101.399	101.368	101.336	101.305	3.000	99.001	98.970	98.938	98.907
3.750	100.416	100.385	100.353	100.322	4.000	101.962	101.931	101.900	101.868	3.125	99.544	99.513	99.482	99.450
3.875	100.961	100.930	100.898	100.867	4.125	102.663	102.632	102.601	102.569	3.250	99.789	99.758	99.727	99.695
4.000	101.375	101.344	101.313	101.281	4.250	102.893	102.862	102.831	102.799	3.375	100.198	100.167	100.136	100.104
4.125	101.895	101.864	101.833	101.801	4.375	103.286	103.255	103.224	103.193	3.500	101.000	100.969	100.938	100.906
4.250	102.475	102.444	102.413	102.381	4.500	103.647	103.616	103.584	103.553	3.625	101.400	101.369	101.338	101.307
4.375	102.908	102.877	102.846	102.815	4.625	104.148	104.117	104.085	104.054	3.750	101.526	101.495	101.464	101.433
4.500	103.384	103.353	103.321	103.290	4.750	104.451	104.420	104.388	104.357	3.875	101.875	101.844	101.813	101.782
4.625	103.683	103.652	103.620	103.589	4.875	104.858	104.826	104.795	104.764	4.000	102.480	102.448	102.417	102.386
4.750	103.895	103.864	103.832	103.801	5.000	105.099	105.068	105.037	105.005	4.125	103.250	103.218	103.187	103.156
4.875	104.329	104.297	104.266	104.235	5.125	105.228	105.197	105.166	105.134	4.250	103.620	103.588	103.557	103.526
5.000	104.621	104.590	104.559	104.527	5.250	105.563	105.532	105.501	105.469	4.375	104.060	104.028	103.997	103.966
5.125	104.672	104.641	104.610	104.578	5.375	105.957	105.926	105.895	105.864	4.500	104.053	104.022	103.991	103.960
5.250	105.084	105.053	105.022	104.990	5.500	106.135	106.104	106.073	106.042	4.625	104.319	104.288	104.257	104.225
5.375	105.509	105.478	105.447	105.416	5.625					4.750	104.683	104.651	104.620	104.589
5.500	105.724	105.693	105.662	105.631	5.750					4.875	104.830	104.798	104.767	104.736
5.625					5.875					5.000	105.068	105.036	105.005	104.974
5.750					6.000					5.125	105.268	105.237	105.205	105.174
5.875					6.125					5.250	105.260	105.229	105.197	105.166
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	99.922	99.891	99.859	99.828	3.625	99.302	99.051	98.990	98.958	3.250	99.804	99.763	99.726	99.688
3.375	100.353	100.322	100.291	100.260	3.750	99.989	99.744	99.678	99.652	3.375	100.212	100.177	100.134	100.101
3.500	100.801	100.770	100.739	100.707	3.875	100.628	100.388	100.316	100.296	3.500	100.479	100.449	100.401	100.374
3.625	101.299	101.268	101.237	101.206	4.000	101.180	100.945	100.868	100.853	3.625	100.876	100.851	100.798	100.778
3.750	101.631	101.600	101.568	101.537	4.125	101.665	101.436	101.354	101.344	3.750	101.362	101.342	101.284	101.269
3.875	101.902	101.871	101.839	101.808	4.250	101.866	101.613	101.526	101.519	3.875	101.745	101.731	101.667	101.658
4.000	102.173	102.141	102.110	102.079	4.375	102.408	102.161	102.068	102.067	4.000	102.015	102.006	101.937	101.934
4.125	103.078	103.046	103.015	102.984	4.500	102.910	102.667	102.569	102.574	4.125	102.411	102.376	102.302	102.275
4.250	103.385	103.353	103.322	103.291	4.625	103.377	103.140	103.037	103.047	4.250	102.934	102.905	102.825	102.803
4.375	103.824	103.792	103.761	103.730	4.750	103.315	103.137	103.029	103.073	4.375	103.403	103.379	103.294	103.278
4.500	103.817	103.786	103.755	103.724	4.875	103.798	103.625	103.512	103.561	4.500	103.609	103.590	103.500	103.489
4.625	104.083	104.052	104.021	103.989	5.000	104.204	104.036	103.918	103.973	4.625	103.199	103.185	103.090	103.086
4.750	104.373	104.341	104.310	104.279	5.125	104.570	104.408	104.284	104.345	4.750	103.626	103.617	103.517	103.519
4.875	104.520	104.488	104.457	104.426	5.250	104.540	104.436	104.306	104.370	4.875	103.932	103.928	103.823	103.830
5.000	104.758	104.726	104.695	104.664	5.375	104.953	104.854	104.719	104.788	5.000	104.144	104.146	104.035	104.048
5.125	104.958	104.927	104.895	104.864	5.500	105.276	105.182	105.043	105.117	5.125	101.991	101.998	101.882	101.902
5.250	104.950	104.919	104.887	104.856	5.625	105.529	105.440	105.295	105.375	5.250	102.363	102.375	102.254	102.279
5.375					5.750	105.695	105.765	105.615	105.698	5.375	102.617	102.634	102.508	102.539
5.500					5.875	106.000	106.000	105.955	106.000	5.500	102.811	102.834	102.702	102.739
5.625					6.000					5.625	102.150	102.084	101.948	101.897

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							
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, HI, 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

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>125-150k	>150						



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	99.532	99.501	99.469	99.438	4.000	99.904	99.873	99.842	99.810	3.250	99.881	99.824	99.769	99.730
4.000	99.904	99.873	99.842	99.810	4.125	100.337	100.306	100.275	100.243	3.375	100.240	100.183	100.128	100.089
4.125	100.337	100.306	100.275	100.243	4.250	101.284	101.253	101.222	101.190	3.500	100.626	100.569	100.514	100.475
4.250	101.284	101.253	101.222	101.190	4.375	101.715	101.684	101.653	101.622	3.625	100.942	100.886	100.831	100.792
4.375	101.715	101.684	101.653	101.622	4.500	102.191	102.160	102.128	102.097	3.750	101.299	101.164	101.109	101.055
4.500	102.191	102.160	102.128	102.097	4.625	102.491	102.460	102.428	102.397	3.875	101.638	101.503	101.448	101.394
4.625	102.491	102.460	102.428	102.397	4.750	102.468	102.437	102.405	102.374	4.000	101.961	101.826	101.771	101.717
4.750	102.468	102.437	102.405	102.374	4.875	102.889	102.857	102.826	102.795	4.125	102.274	102.139	102.084	102.030
4.875	102.889	102.857	102.826	102.795	5.000	103.106	103.075	103.044	103.012	4.250	102.633	102.498	102.443	102.388
5.000	103.106	103.075	103.044	103.012	5.125	103.093	103.062	103.031	102.999	4.375	102.924	102.789	102.734	102.680
5.125	103.093	103.062	103.031	102.999	5.250	103.139	103.108	103.077	103.045	4.500	102.927	102.792	102.737	102.682
5.250	103.139	103.108	103.077	103.045	5.375	103.572	103.541	103.510	103.479	4.625	103.139	103.004	102.950	102.895
5.375	103.572	103.541	103.510	103.479	5.500	103.818	103.787	103.756	103.725	4.750	102.804	102.705	102.666	102.611
5.500	103.818	103.787	103.756	103.725	5.625					4.875	102.901	102.801	102.762	102.708
5.625					5.750					5.000	103.028	102.929	102.890	102.835
5.750					5.875					5.125	103.124	103.093	103.061	103.030
					6.000					5.250				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	98.604	98.572	98.541	98.510
3.375	98.959	98.928	98.897	98.865
3.500	100.421	100.390	100.359	100.327
3.625	100.680	100.649	100.618	100.587
3.750	100.828	100.797	100.766	100.735
3.875	101.177	101.146	101.115	101.084
4.000	101.782	101.750	101.719	101.688
4.125	101.932	101.900	101.869	101.838
4.250	101.837	101.805	101.774	101.743
4.375	102.396	102.364	102.333	102.302
4.500	102.393	102.361	102.330	102.299
4.625	102.698	102.667	102.636	102.604
4.750	103.063	103.031	103.000	102.969
4.875	103.105	103.073	103.042	103.011
5.000	103.148	103.116	103.085	103.054
5.125	103.124	103.093	103.061	103.030
5.250	103.117	103.086	103.054	103.023

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, HI, 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

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	100.464	100.445	100.426	100.404	3.750	101.058	101.039	100.956	100.934	2.750	97.152	97.150	97.137	97.135
3.875	101.075	101.056	101.041	101.019	3.875	101.715	101.696	101.619	101.597	2.875	97.830	97.829	97.815	97.813
4.000	101.476	101.457	101.447	101.425	4.000	102.266	102.247	102.177	102.155	3.000	98.489	98.488	98.474	98.472
4.125	102.001	101.981	101.976	101.953	4.125	102.972	102.953	102.875	102.853	3.125	99.101	99.100	99.086	99.084
4.250	102.641	102.606	102.583	102.542	4.250	103.254	103.219	103.160	103.119	3.250	100.457	100.455	100.443	100.442
4.375	103.047	103.011	103.003	102.962	4.375	103.613	103.578	103.520	103.479	3.375	100.917	100.916	100.908	100.906
4.500	103.466	103.430	103.442	103.401	4.500	103.919	103.884	103.827	103.786	3.500	100.931	100.913	100.902	100.882
4.625	103.739	103.703	103.705	103.664	4.625	104.405	104.370	104.313	104.273	3.625	101.511	101.493	101.486	101.465
4.750	103.803	103.750	103.764	103.704	4.750	104.705	104.654	104.634	104.574	3.750	102.091	102.073	102.068	102.048
4.875	104.372	104.319	104.340	104.279	4.875	105.024	104.972	104.957	104.897	3.875	102.634	102.616	102.621	102.600
5.000	104.550	104.497	104.521	104.460	5.000	105.280	105.229	105.212	105.153	4.000	103.094	103.076	103.081	103.061
5.125	104.531	104.462	104.462	104.382	5.125	105.407	105.339	105.277	105.198	4.125	103.311	103.277	103.244	103.204
5.250	104.967	104.898	104.904	104.825	5.250	105.717	105.649	105.589	105.510	4.250	103.689	103.654	103.621	103.581
5.375	105.450	105.381	105.395	105.316	5.375	106.070	106.002	105.946	105.867	4.375	104.098	104.064	104.032	103.992
5.500	105.696	105.627	105.639	105.559	5.500	106.292	106.224	106.171	106.092	4.500	103.461	103.409	103.364	103.304
5.625	105.771	105.685	105.723	105.624	5.625	106.064	105.978	106.017	105.919	4.625	103.886	103.834	103.789	103.729
5.750	106.223	106.137	106.181	106.082	5.750	106.371	106.285	106.327	106.228	4.750	104.331	104.279	104.236	104.176
5.875	106.487	106.402	106.448	106.349	5.875	106.759	106.673	106.718	106.619	4.875	104.689	104.637	104.594	104.534
6.000	106.679	106.593	106.642	106.543	6.000	106.944	106.858	106.904	106.805	5.000	104.299	104.230	104.221	104.141
6.125	106.715	106.612	106.488	106.369	6.125	106.795	106.692	106.569	106.450	5.125	104.606	104.537	104.529	104.449
6.250	106.985	106.882	106.760	106.641	6.250					5.250				
6.375	107.247	107.127	107.128	106.990	6.375					5.375				
6.500	108.308	108.189	108.196	108.058	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
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, HI, 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

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	99.651	99.632	99.613	99.591	2.875	97.424	97.423	97.409	97.407
3.875	100.262	100.243	100.228	100.206	3.000	98.083	98.082	98.068	98.066
4.000	100.663	100.644	100.634	100.612	3.125	98.695	98.694	98.680	98.678
4.125	101.189	101.169	101.164	101.141	3.250	100.051	100.049	100.037	100.036
4.250	101.833	101.798	101.775	101.734	3.375	100.511	100.510	100.502	100.500
4.375	102.240	102.204	102.196	102.155	3.500	100.367	100.349	100.338	100.318
4.500	102.659	102.623	102.635	102.594	3.625	100.947	100.929	100.922	100.901
4.625	102.931	102.895	102.897	102.856	3.750	101.532	101.514	101.509	101.489
4.750	102.720	102.667	102.681	102.621	3.875	102.075	102.057	102.062	102.041
4.875	103.289	103.236	103.257	103.196	4.000	102.535	102.517	102.522	102.502
5.000	103.467	103.414	103.438	103.377	4.125	102.288	102.254	102.221	102.181
5.125	102.882	102.813	102.813	102.733	4.250	102.666	102.631	102.598	102.558
5.250	103.317	103.248	103.254	103.175	4.375	103.076	103.042	103.010	102.970
5.375	103.800	103.731	103.745	103.666	4.500	101.696	101.644	101.599	101.539
5.500	104.047	103.978	103.990	103.910	4.625	102.120	102.068	102.023	101.963
5.625	103.419	103.333	103.371	103.272	4.750	102.565	102.513	102.470	102.410
5.750	103.872	103.786	103.830	103.731	4.875	102.924	102.872	102.829	102.769
5.875	104.136	104.051	104.097	103.998	5.000	102.393	102.324	102.315	102.235
6.000	104.328	104.242	104.291	104.192	5.125	102.700	102.631	102.623	102.543
6.125	103.200	103.097	102.973	102.854	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, HI, 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

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 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	99.548	99.508	99.469	99.430	3.375	99.934	99.917	99.886	99.847
3.625	100.095	100.056	100.017	99.978	3.500	100.386	100.369	100.338	100.299
3.750	100.630	100.591	100.552	100.513	3.625	100.817	100.800	100.769	100.730
3.875	100.844	100.805	100.766	100.727	3.750	101.237	101.221	101.189	101.151
4.000	101.369	101.330	101.291	101.252	3.875	101.505	101.439	101.400	101.355
4.125	101.888	101.849	101.810	101.771	4.000	101.938	101.872	101.833	101.789
4.250	102.372	102.333	102.294	102.255	4.125	102.355	102.289	102.250	102.206
4.375	102.131	102.092	102.053	102.013	4.250	102.770	102.704	102.665	102.620
4.500	102.486	102.447	102.408	102.368	4.375	101.355	101.342	101.326	101.299
4.625	102.809	102.770	102.731	102.692	4.500	101.786	101.773	101.757	101.730
4.750	103.153	103.114	103.075	103.036	4.625	102.184	102.171	102.156	102.128
4.875	102.289	102.250	102.211	102.171	4.750	102.497	102.484	102.469	102.442
5.000	102.744	102.705	102.666	102.626	4.875				
5.125	103.144	103.105	103.066	103.026	5.000				
5.250	103.329	103.290	103.251	103.212	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, HI, 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

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	97.733	97.670	97.608	3.000	97.733	97.670	97.608
3.125	98.123	98.060	97.998	3.125	98.123	98.060	97.998
3.250	98.503	98.440	98.378	3.250	98.503	98.440	98.378
3.375	99.927	99.864	99.802	3.375	99.927	99.864	99.802
3.500	100.312	100.249	100.187	3.500	100.312	100.249	100.187
3.625	100.688	100.625	100.563	3.625	100.688	100.625	100.563
3.750	101.075	101.012	100.950	3.750	101.075	101.012	100.950
3.875	101.122	101.059	100.997	3.875	101.122	101.059	100.997
4.000	101.509	101.446	101.384	4.000	101.509	101.446	101.384
4.125	101.896	101.833	101.771	4.125	101.896	101.833	101.771
4.250	102.294	102.231	102.169	4.250	102.294	102.231	102.169
4.375	102.201	102.138	102.076	4.375	102.201	102.138	102.076
4.500	102.588	102.525	102.463	4.500	102.588	102.525	102.463
4.625	102.986	102.923	102.861	4.625	102.986	102.923	102.861
4.750	103.375	103.312	103.250	4.750	103.375	103.312	103.250
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

Home Ready 30 Yr Fixed					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	98.618	98.586	98.555	98.524	3.875	100.416	100.385	100.354	100.323
3.750	99.299	99.268	99.237	99.206	4.000	101.035	101.004	100.973	100.941
3.875	99.907	99.876	99.845	99.813	4.125	101.530	101.499	101.468	101.436
4.000	100.325	100.293	100.262	100.231	4.250	101.962	101.931	101.900	101.869
4.125	100.706	100.675	100.643	100.612	4.375	102.369	102.338	102.307	102.276
4.250	101.323	101.291	101.260	101.229	4.500	102.665	102.634	102.603	102.572
4.375	101.810	101.779	101.748	101.716	4.625	103.197	103.165	103.134	103.103
4.500	102.264	102.233	102.202	102.171	4.750	103.647	103.615	103.584	103.553
4.625	102.609	102.578	102.546	102.515	4.875	104.051	104.020	103.989	103.957
4.750	102.964	102.933	102.902	102.870	5.000	104.077	104.045	104.014	103.983
4.875	103.437	103.406	103.375	103.344	5.125	104.350	104.318	104.287	104.256
5.000	103.714	103.682	103.651	103.620	5.250	104.698	104.666	104.635	104.604
5.125	103.987	103.956	103.925	103.893	5.375	104.952	104.921	104.890	104.859
5.250	104.382	104.351	104.319	104.288	5.500	105.171	105.140	105.108	105.077
5.375	104.617	104.586	104.555	104.524	5.625				
5.500	103.637	103.606	103.575	103.544	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, HI, 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

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	99.144	99.124	99.103	99.081	
	3.750	99.964	99.945	99.926	99.904	
	3.875	100.575	100.556	100.541	100.519	
	4.000	100.976	100.957	100.947	100.925	
	4.125	101.501	101.481	101.476	101.453	
	4.250	102.141	102.106	102.083	102.042	
	4.375	102.547	102.511	102.503	102.462	
	4.500	102.966	102.930	102.942	102.901	
	4.625	103.239	103.203	103.205	103.164	
	4.750	103.303	103.250	103.264	103.204	
	4.875	103.872	103.819	103.840	103.779	
	5.000	104.050	103.997	104.021	103.960	
	5.125	104.031	103.962	103.962	103.882	
	5.250	104.467	104.398	104.404	104.325	
	5.375	104.950	104.881	104.895	104.816	
	5.500	105.196	105.127	105.139	105.059	
	5.625	105.271	105.185	105.223	105.124	
	5.750	105.723	105.637	105.681	105.582	
	5.875	105.987	105.902	105.948	105.849	
	6.000	106.179	106.093	106.142	106.043	

Cumulative Price Adjustment Caps		
FICO	LTV ≤80	LTV >80
< 680	-1.500	-1.500
> 680	-1.500	0.000

Caps: does not include escrow waiver, LPMI & State adj's, or Loan amt adj's

Extension and Re-lock Fees			
Days	Fee	Re-Lock	Fee
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)								
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters	
\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001 +\$275,000	0.000
Escrow Waiver (Except CA and NY)	-0.250
Attached Condo >75 LTV & Term > 15y	-0.750

Loans with Secondary Financing	
All Loans with Subordinate Financing	-0.500

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

State Adjustments	
Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI, 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

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	Rate	15 Day	30 Day	45 Day
2.750	98.020	97.976	97.977	2.750	97.595	97.540	97.541	3.000				3.125			
2.875	98.375	98.332	98.328	2.875	98.022	97.970	97.966	3.125	98.685	98.625	98.603	3.375	99.134	99.078	99.051
3.000	98.730	98.688	98.679	3.000	98.449	98.399	98.390	3.375	99.134	99.078	99.051	3.500	99.581	99.528	99.495
3.125	99.085	99.045	99.030	3.125	98.875	98.828	98.813	3.500	99.581	99.528	99.495	3.625	100.027	99.977	99.939
3.250	99.613	99.561	99.506	3.250	99.298	99.253	99.234	3.625	100.027	99.977	99.939	3.750	100.448	100.400	100.358
3.375	100.002	99.949	99.894	3.375	99.715	99.673	99.648	3.750	100.448	100.400	100.358	3.875	100.919	100.866	100.811
3.500	100.390	100.337	100.283	3.500	100.131	100.090	100.060	3.875	100.919	100.866	100.811	4.000	101.369	101.316	101.261
3.625	100.778	100.725	100.671	3.625	100.547	100.509	100.473	4.000	101.369	101.316	101.261	4.125	101.781	101.728	101.674
3.750	101.152	101.099	101.044	3.750	100.902	100.865	100.824	4.125	101.781	101.728	101.674	4.250	102.136	102.084	102.029
3.875	101.501	101.449	101.394	3.875	101.253	101.214	101.168	4.250	102.136	102.084	102.029	4.375	102.477	102.424	102.369
4.000	101.801	101.748	101.693	4.000	101.602	101.568	101.517	4.375	102.477	102.424	102.369	4.500	102.585	102.533	102.478
4.125	102.086	102.034	101.979	4.125	101.958	101.925	101.868	4.500	102.585	102.533	102.478	4.625	102.787	102.745	102.666
4.250	102.328	102.275	102.220	4.250	102.193	102.141	102.086	4.625	102.787	102.745	102.666	4.750			
4.375	102.557	102.505	102.450	4.375	102.470	102.417	102.362								
4.500				4.500											
4.625				4.625											

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV <=75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 15yr	-0.750
2-4 Units	-1.000

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico >=720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products

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

Wholesale Fee Buyout Option Price Adjustor

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



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WesLend ARM High Balance

1733-77 5/1 LIBOR ARM High Balance				1833-77 7/1 LIBOR ARM High Balance				1933-77 10/1 LIBOR ARM High Balance			
Margin 2.25 Caps 2/2/5				Margin 2.25 Caps 5/2/5				Margin 2.25 Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	98.227	98.183	98.184	2.750	97.673	97.618	97.619	3.000			
2.875	98.577	98.534	98.530	2.875	98.097	98.045	98.041	3.125			
3.000	98.925	98.883	98.874	3.000	98.520	98.470	98.461	3.250	98.850	98.790	98.769
3.125	99.274	99.233	99.218	3.125	98.941	98.894	98.879	3.375	99.294	99.238	99.211
3.250	99.577	99.537	99.517	3.250	99.359	99.314	99.295	3.500	99.734	99.681	99.649
3.375	99.873	99.833	99.808	3.375	99.773	99.731	99.706	3.625	100.173	100.122	100.085
3.500	100.170	100.130	100.099	3.500	100.184	100.144	100.113	3.750	100.585	100.536	100.494
3.625	100.469	100.430	100.394	3.625	100.596	100.558	100.523	3.875	100.992	100.947	100.899
3.750	100.779	100.740	100.699	3.750	100.948	100.911	100.871	4.000	101.404	101.361	101.308
3.875	101.092	101.053	101.007	3.875	101.293	101.258	101.212	4.125	101.822	101.780	101.722
4.000	101.405	101.366	101.315	4.000	101.644	101.609	101.558	4.250	102.101	102.060	101.996
4.125	101.722	101.683	101.627	4.125	101.998	101.964	101.908	4.375	102.362	102.320	102.252
4.250	102.020	101.981	101.919	4.250	102.300	102.267	102.205	4.500	102.626	102.584	102.510
4.375	102.315	102.276	102.209	4.375	102.596	102.562	102.495	4.625	102.891	102.849	102.769
4.500	102.610	102.571	102.499	4.500	102.892	102.858	102.787	4.750	102.964	102.917	102.833
4.625	102.906	102.867	102.789	4.625	103.190	103.156	103.079	4.875	103.012	102.961	102.871
4.750	103.104	103.063	102.980	4.750	103.463	103.428	103.346	5.000	103.060	103.005	102.910
4.875	103.289	103.246	103.158	4.875	103.500	103.500	103.500	5.125	103.108	103.049	102.949
5.000	103.474	103.428	103.335	5.000				5.250	103.500	103.500	103.500
5.125	103.500	103.500	103.500	5.125				5.375			

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, HI, 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

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	98.242	98.117	3.750	99.333	99.208			
4.125	98.673	98.548	3.875	99.772	99.647			
4.250	99.135	99.010	4.000	99.960	99.835			
4.375	99.530	99.405	4.125	100.203	100.078			
4.500	99.902	99.777	4.250	100.532	100.407			
4.625	100.234	100.109	4.375	100.843	100.718			
4.750	100.568	100.443	4.500	101.061	100.936			
4.875	100.901	100.776	4.625					
5.000	101.211	101.086	4.750					
5.125	101.551	101.426	4.875					
5.250	101.883	101.758	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	98.796	98.671	3.500	98.797	98.672	3.625	98.943	98.818
3.625	99.117	98.992	3.625	99.170	99.045	3.750	99.357	99.232
3.750	99.430	99.305	3.750	99.562	99.437	3.875	99.786	99.661
3.875	99.739	99.614	3.875	99.836	99.711	4.000	100.106	99.981
4.000	100.105	99.980	4.000	100.232	100.107	4.125	100.530	100.405
4.125	100.453	100.328	4.125	100.539	100.414	4.250	100.918	100.793
4.250	100.757	100.632	4.250	100.853	100.728	4.375	101.228	101.103
4.375	101.018	100.893	4.375	101.142	101.017	4.500	101.458	101.333
4.500	101.285	101.160	4.500	101.374	101.249	4.625	101.643	101.518
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