



Effective: 5/14/19 11:26 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					3.875	101.514	101.482	101.451	101.420	3.000				
3.750	100.474	100.443	100.412	100.381	4.000	102.081	102.050	102.019	101.987	3.125				
3.875	101.081	101.049	101.018	100.987	4.125	102.631	102.600	102.569	102.537	3.250				
4.000	101.462	101.431	101.400	101.368	4.250	102.925	102.894	102.863	102.831	3.375				
4.125	101.929	101.898	101.867	101.835	4.375	103.395	103.364	103.332	103.301	3.500	101.038	101.006	100.975	100.944
4.250	102.563	102.532	102.501	102.469	4.500	103.707	103.676	103.645	103.614	3.625	101.665	101.634	101.602	101.571
4.375	103.024	102.993	102.961	102.930	4.625	104.147	104.116	104.085	104.054	3.750	101.992	101.961	101.929	101.898
4.500	103.446	103.415	103.384	103.353	4.750	104.437	104.406	104.375	104.344	3.875	102.457	102.426	102.394	102.363
4.625	103.710	103.679	103.648	103.617	4.875	104.888	104.857	104.825	104.794	4.000	102.884	102.853	102.822	102.790
4.750	103.912	103.881	103.850	103.819	5.000	105.187	105.155	105.124	105.093	4.125	103.279	103.247	103.216	103.185
4.875	104.445	104.414	104.382	104.351	5.125	105.189	105.157	105.126	105.095	4.250	103.512	103.480	103.449	103.418
5.000	104.684	104.652	104.621	104.590	5.250	105.608	105.576	105.545	105.514	4.375	103.955	103.923	103.892	103.861
5.125	104.734	104.702	104.671	104.640	5.375	105.987	105.955	105.924	105.893	4.500	103.967	103.936	103.904	103.873
5.250	105.109	105.077	105.046	105.015	5.500	106.221	106.190	106.159	106.127	4.625	104.289	104.257	104.226	104.195
5.375	105.616	105.584	105.553	105.522	5.625					4.750	104.543	104.479	104.440	104.400
5.500	105.867	105.836	105.805	105.773	5.750					4.875	104.685	104.618	104.579	104.538
5.625					5.875					5.000	104.876	104.805	104.766	104.726
5.750					6.000					5.125	105.043	104.969	104.929	104.889
5.875					6.125					5.250				
6.000					6.250					5.375				

LPMI Product Codes			
1011-99	DU 30 Yr Fixed LPMI	1020-99	LP 30 Yr Fixed LPMI
1111-99	DU 25 Yr Fixed LPMI	1120-99	LP 25 Yr Fixed LPMI
1211-99	DU 20 Yr Fixed LPMI	1220-99	LP 20 Yr Fixed LPMI
1311-99	DU 15 Yr Fixed LPMI	1320-99	LP 15 Yr Fixed LPMI

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

Price Adjustments

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

Conventional Adjusters	
\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001+\$275,000	0.000
\$275,001+\$300,000	0.100
Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV <=75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 15yr	-0.750
2-4 Units	-1.000
Manufactured	-0.750

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

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

LPMI Adjustments - All LPMI Products								
>20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
<=20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms	Credit Scores							
	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	0.100
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

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



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

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WesLend Fixed High Balance

1033-99 1133-99					1233-99 1153-99					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	99.744	99.712	99.681	99.650	4.000	100.092	100.061	100.030	99.998	3.250	100.003	99.990	99.966	99.939
4.000	100.092	100.061	100.030	99.998	4.125	100.370	100.339	100.308	100.276	3.375	100.368	100.351	100.327	100.300
4.125	100.370	100.339	100.308	100.276	4.250	101.101	101.070	101.039	101.007	3.500	100.757	100.736	100.712	100.685
4.250	101.101	101.070	101.039	101.007	4.375	101.561	101.530	101.498	101.467	3.625	101.075	101.050	101.027	101.000
4.375	101.561	101.530	101.498	101.467	4.500	101.983	101.952	101.921	101.890	3.750	101.318	101.287	101.256	101.221
4.500	101.983	101.952	101.921	101.890	4.625	102.249	102.218	102.187	102.156	3.875	101.696	101.665	101.633	101.602
4.625	102.249	102.218	102.187	102.156	4.750	102.318	102.287	102.256	102.225	4.000	102.124	102.093	102.062	102.030
4.750	102.318	102.287	102.256	102.225	4.875	102.983	102.952	102.920	102.889	4.125	102.304	102.264	102.241	102.214
4.875	102.983	102.952	102.920	102.889	5.000	103.171	103.139	103.108	103.077	4.250	102.657	102.611	102.580	102.545
5.000	103.171	103.139	103.108	103.077	5.125	103.184	103.152	103.121	103.090	4.375	102.953	102.903	102.872	102.837
5.125	103.184	103.152	103.121	103.090	5.250	103.180	103.148	103.117	103.086	4.500	102.963	102.909	102.878	102.843
5.250	103.180	103.148	103.117	103.086	5.375	103.592	103.560	103.529	103.498	4.625	103.179	103.122	103.090	103.056
5.375	103.592	103.560	103.529	103.498	5.500	103.834	103.803	103.772	103.740	4.750	103.071	103.040	103.009	102.978
5.500	103.834	103.803	103.772	103.740	5.625					4.875	103.112	103.081	103.050	103.019
5.625					5.750					5.000	103.157	103.126	103.095	103.064
5.750					5.875					5.125	103.150	103.119	103.088	103.057
					6.000					5.250	103.144	103.113	103.082	103.051

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250				
3.375				
3.500	100.401	100.369	100.338	100.307
3.625	100.741	100.710	100.678	100.647
3.750	101.231	101.200	101.168	101.137
3.875	101.696	101.665	101.633	101.602
4.000	102.124	102.093	102.062	102.030
4.125	102.144	102.112	102.081	102.050
4.250	102.323	102.291	102.260	102.229
4.375	102.632	102.600	102.569	102.538
4.500	102.646	102.615	102.583	102.552
4.625	102.873	102.841	102.810	102.779
4.750	103.071	103.040	103.009	102.978
4.875	103.112	103.081	103.050	103.019
5.000	103.157	103.126	103.095	103.064
5.125	103.150	103.119	103.088	103.057
5.250	103.144	103.113	103.082	103.051

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				
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	-2.550	-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	100.696	100.661	100.638	100.626	3.750	101.265	101.166	101.143	101.099	2.750	97.311	97.306	97.295	97.290
3.875	101.300	101.267	101.245	101.235	3.875	101.996	101.900	101.881	101.838	2.875	97.988	97.985	97.972	97.969
4.000	101.691	101.660	101.640	101.629	4.000	102.570	102.476	102.458	102.417	3.000	98.646	98.644	98.630	98.628
4.125	102.155	102.129	102.111	102.105	4.125	103.118	103.027	102.996	102.960	3.125	99.256	99.255	99.241	99.239
4.250	102.773	102.761	102.721	102.710	4.250	103.358	103.312	103.270	103.226	3.250	100.643	100.643	100.628	100.628
4.375	103.175	103.163	103.136	103.127	4.375	103.759	103.713	103.671	103.627	3.375	101.052	101.053	101.037	101.038
4.500	103.587	103.578	103.564	103.557	4.500	104.061	104.019	103.976	103.933	3.500	101.152	101.131	101.121	101.097
4.625	103.817	103.809	103.785	103.775	4.625	104.469	104.425	104.385	104.343	3.625	101.644	101.624	101.613	101.591
4.750	103.868	103.875	103.816	103.834	4.750	104.744	104.720	104.659	104.646	3.750	102.325	102.306	102.298	102.277
4.875	104.453	104.464	104.407	104.426	4.875	105.082	105.060	104.999	104.986	3.875	102.806	102.789	102.785	102.765
5.000	104.610	104.622	104.565	104.589	5.000	105.334	105.313	105.254	105.242	4.000	103.244	103.228	103.227	103.208
5.125	104.631	104.627	104.547	104.595	5.125	105.433	105.366	105.288	105.272	4.125	103.277	103.238	103.184	103.140
5.250	104.988	104.986	104.908	104.957	5.250	105.741	105.675	105.597	105.583	4.250	103.653	103.615	103.561	103.518
5.375	105.487	105.488	105.411	105.464	5.375	106.092	106.029	105.951	105.938	4.375	104.066	104.029	103.972	103.930
5.500	105.727	105.730	105.654	105.709	5.500	106.316	106.252	106.176	106.164	4.500	103.506	103.446	103.396	103.327
5.625	105.907	105.924	105.825	105.872	5.625	106.104	106.122	106.023	106.070	4.625	103.925	103.866	103.816	103.748
5.750	106.248	106.267	106.169	106.217	5.750	106.410	106.429	106.331	106.379	4.750	104.368	104.309	104.260	104.194
5.875	106.512	106.532	106.435	106.485	5.875	106.799	106.819	106.721	106.771	4.875	104.744	104.687	104.638	104.570
6.000	106.703	106.724	106.628	106.678	6.000	106.984	107.005	106.906	106.957	5.000	104.317	104.236	104.223	104.131
6.125	106.755	106.623	106.504	106.380	6.125	106.834	106.704	106.585	106.461	5.125	104.663	104.583	104.569	104.479
6.250	107.024	106.893	106.775	106.651	6.250					5.250				
6.375	107.284	107.279	107.142	107.092	6.375					5.375				
6.500	108.346	108.345	108.208	108.160	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, 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	99.883	99.848	99.825	99.813	2.875	97.582	97.579	97.566	97.563
3.875	100.487	100.454	100.432	100.422	3.000	98.240	98.238	98.224	98.222
4.000	100.878	100.847	100.827	100.816	3.125	98.850	98.849	98.835	98.833
4.125	101.343	101.317	101.299	101.293	3.250	100.237	100.237	100.222	100.222
4.250	101.965	101.953	101.913	101.902	3.375	100.646	100.647	100.631	100.632
4.375	102.368	102.356	102.329	102.320	3.500	100.588	100.567	100.557	100.533
4.500	102.780	102.771	102.757	102.750	3.625	101.080	101.060	101.049	101.027
4.625	103.009	103.001	102.977	102.967	3.750	101.766	101.747	101.739	101.718
4.750	102.785	102.792	102.733	102.751	3.875	102.247	102.230	102.226	102.206
4.875	103.370	103.381	103.324	103.343	4.000	102.685	102.669	102.668	102.649
5.000	103.527	103.539	103.482	103.506	4.125	102.254	102.215	102.161	102.117
5.125	102.982	102.978	102.898	102.946	4.250	102.630	102.592	102.538	102.495
5.250	103.338	103.336	103.258	103.307	4.375	103.044	103.007	102.950	102.908
5.375	103.837	103.838	103.761	103.814	4.500	101.741	101.681	101.631	101.562
5.500	104.078	104.081	104.005	104.060	4.625	102.159	102.100	102.050	101.982
5.625	103.555	103.572	103.473	103.520	4.750	102.602	102.543	102.494	102.428
5.750	103.897	103.916	103.818	103.866	4.875	102.979	102.922	102.873	102.805
5.875	104.161	104.181	104.084	104.134	5.000	102.411	102.330	102.317	102.225
6.000	104.352	104.373	104.277	104.327	5.125	102.757	102.677	102.663	102.573
6.125	103.240	103.108	102.989	102.865	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

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	100.431	100.400	100.369	100.338	3.375	100.431	100.400	100.369	100.338	3.500	100.872	100.723	100.575	100.426	3.500	101.263	101.232	101.200	101.169	3.500	101.263	101.232	101.200	101.169	3.625	101.242	101.093	100.945	100.796					
3.500	101.263	101.232	101.200	101.169	3.625	101.794	101.763	101.731	101.700	3.625	101.825	101.794	101.763	101.731	3.750	101.863	101.714	101.566	101.417	3.750	102.064	102.032	102.001	101.970	3.750	101.863	101.714	101.566	101.417					
3.625	101.794	101.763	101.731	101.700	3.750	102.064	102.032	102.001	101.970	3.750	102.095	102.064	102.032	102.001	3.875	102.003	101.855	101.706	101.558	3.875	102.435	102.403	102.372	102.341	3.875	102.003	101.855	101.706	101.558					
3.750	102.064	102.032	102.001	101.970	3.875	102.435	102.403	102.372	102.341	4.000	102.373	102.225	102.076	101.928	4.000	102.435	102.403	102.372	102.341	4.000	102.984	102.952	102.921	102.890	4.000	102.373	102.225	102.076	101.928					
3.875	102.435	102.403	102.372	102.341	4.000	102.984	102.952	102.921	102.890	4.125	102.691	102.542	102.394	102.245	4.125	102.984	102.952	102.921	102.890	4.125	103.452	103.420	103.389	103.358	4.125	102.691	102.542	102.394	102.245					
4.000	102.984	102.952	102.921	102.890	4.250	103.452	103.420	103.389	103.358	4.250	103.467	103.436	103.405	103.373	4.250	103.452	103.420	103.389	103.358	4.250	103.723	103.691	103.660	103.629	4.250	102.691	102.542	102.394	102.245					
4.125	103.452	103.420	103.389	103.358	4.375	103.723	103.691	103.660	103.629	4.375	103.738	103.707	103.676	103.644	4.375	103.723	103.691	103.660	103.629	4.375	103.503	103.472	103.441	103.410	4.375	102.691	102.542	102.394	102.245					
4.250	103.723	103.691	103.660	103.629	4.500	103.503	103.472	103.441	103.410	4.500	103.503	103.472	103.441	103.410	4.500	103.503	103.472	103.441	103.410	4.500	103.983	103.952	103.921	103.890	4.500	102.691	102.542	102.394	102.245					
4.375	103.503	103.472	103.441	103.410	4.625	103.983	103.952	103.921	103.890	4.625	103.983	103.952	103.921	103.890	4.625	103.983	103.952	103.921	103.890	4.625	104.383	104.352	104.321	104.290	4.625	102.691	102.542	102.394	102.245					
4.500	103.983	103.952	103.921	103.890	4.750	104.383	104.352	104.321	104.290	4.750	104.399	104.368	104.336	104.305	4.750	104.383	104.352	104.321	104.290	4.750	104.191	104.160	104.129	104.098	4.750	102.691	102.542	102.394	102.245					
4.625	104.383	104.352	104.321	104.290	4.875	104.191	104.160	104.129	104.098	4.875	104.207	104.176	104.144	104.113	4.875	104.191	104.160	104.129	104.098	4.875	104.236	104.205	104.174	104.142	4.875	102.691	102.542	102.394	102.245					
4.750	104.191	104.160	104.129	104.098	5.000	104.236	104.205	104.174	104.142	5.000	104.236	104.205	104.174	104.142	5.000	104.236	104.205	104.174	104.142	5.000	104.687	104.656	104.625	104.593	5.000	102.691	102.542	102.394	102.245					
4.875	104.236	104.205	104.174	104.142	5.125	104.687	104.656	104.625	104.593	5.125	104.687	104.656	104.625	104.593	5.125	104.687	104.656	104.625	104.593	5.125	104.987	104.956	104.925	104.893	5.125	102.691	102.542	102.394	102.245					
5.000	104.687	104.656	104.625	104.593	5.250	104.987	104.956	104.925	104.893	5.250	104.987	104.956	104.925	104.893	5.250	104.987	104.956	104.925	104.893	5.250	104.708	104.677	104.646	104.614	5.250	102.691	102.542	102.394	102.245					
5.125	104.987	104.956	104.925	104.893	5.375	104.708	104.677	104.646	104.614	5.375	104.708	104.677	104.646	104.614	5.375	104.708	104.677	104.646	104.614	5.375					5.375	102.691	102.542	102.394	102.245					
5.250	104.708	104.677	104.646	104.614	5.500					5.500					5.500					5.500					5.500	102.691	102.542	102.394	102.245					
5.375					5.625					5.625					5.625					5.625					5.625	102.691	102.542	102.394	102.245					
5.500					5.750					5.750					5.750					5.750					5.750	102.691	102.542	102.394	102.245					
5.625																										102.691	102.542	102.394	102.245					
5.750																										102.691	102.542	102.394	102.245					

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	100.431	100.400	100.369	100.338					
3.500	101.263	101.232	101.200	101.169					
3.625	101.794	101.763	101.731	101.700					
3.750	102.064	102.032	102.001	101.970					
3.875	102.435	102.403	102.372	102.341					
4.000	102.984	102.952	102.921	102.890					
4.125	103.452	103.420	103.389	103.358					
4.250	103.723	103.691	103.660	103.629					
4.375	103.503	103.472	103.441	103.410					
4.500	103.983	103.952	103.921	103.890					
4.625	104.383	104.352	104.321	104.290					
4.750	104.191	104.160	104.129	104.098					
4.875	104.236	104.205	104.174	104.142					
5.000	104.687	104.656	104.625	104.593					
5.125	104.987	104.956	104.925	104.893					
5.250	104.708	104.677	104.646	104.614					
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, 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	0.100
Zone 6: AR, FL, MT,	0.150

*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	99.624	99.593	99.561	99.530	3.375	100.101	100.084	100.061	100.003
3.625	100.167	100.136	100.105	100.074	3.500	100.540	100.522	100.499	100.441
3.750	100.699	100.668	100.636	100.605	3.625	100.968	100.951	100.927	100.870
3.875	100.909	100.877	100.846	100.815	3.750	101.401	101.384	101.361	101.303
4.000	101.440	101.409	101.378	101.346	3.875	101.617	101.556	101.525	101.463
4.125	101.938	101.906	101.875	101.844	4.000	102.038	101.977	101.945	101.884
4.250	102.420	102.389	102.358	102.326	4.125	102.467	102.405	102.374	102.312
4.375	102.076	102.045	102.014	101.983	4.250	102.880	102.818	102.787	102.726
4.500	102.414	102.383	102.351	102.320	4.375	101.490	101.467	101.428	101.363
4.625	102.764	102.733	102.701	102.670	4.500	101.921	101.898	101.859	101.793
4.750	103.139	103.108	103.076	103.045	4.625	102.265	102.242	102.203	102.138
4.875	102.333	102.302	102.271	102.239	4.750	102.597	102.574	102.535	102.470
5.000	102.784	102.753	102.722	102.690	4.875				
5.125	103.185	103.154	103.123	103.091	5.000				
5.250	103.312	103.281	103.249	103.218	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	97.909	97.846	97.784	3.000	97.909	97.846	97.784
3.125	98.300	98.237	98.175	3.125	98.300	98.237	98.175
3.250	98.681	98.618	98.556	3.250	98.681	98.618	98.556
3.375	100.098	100.035	99.973	3.375	100.098	100.035	99.973
3.500	100.484	100.421	100.359	3.500	100.484	100.421	100.359
3.625	100.871	100.808	100.746	3.625	100.871	100.808	100.746
3.750	101.259	101.196	101.134	3.750	101.259	101.196	101.134
3.875	101.295	101.232	101.170	3.875	101.295	101.232	101.170
4.000	101.692	101.629	101.567	4.000	101.692	101.629	101.567
4.125	102.080	102.017	101.955	4.125	102.080	102.017	101.955
4.250	102.469	102.406	102.344	4.250	102.469	102.406	102.344
4.375	102.385	102.322	102.260	4.375	102.385	102.322	102.260
4.500	102.773	102.710	102.648	4.500	102.773	102.710	102.648
4.625	103.162	103.099	103.037	4.625	103.162	103.099	103.037
4.750	103.561	103.498	103.436	4.750	103.561	103.498	103.436
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					3.875	98.994	98.962	98.931	98.900	
3.750	98.419	98.387	98.356	98.325	4.000	99.375	99.344	99.313	99.281	
3.875	98.994	98.962	98.931	98.900	4.125	99.842	99.811	99.780	99.748	
4.000	99.375	99.344	99.313	99.281	4.250	100.476	100.445	100.414	100.382	
4.125	99.858	99.827	99.795	99.764	4.375	100.937	100.906	100.874	100.843	
4.250	100.492	100.461	100.429	100.398	4.500	101.359	101.328	101.297	101.266	
4.375	100.937	100.906	100.874	100.843	4.625	101.623	101.592	101.561	101.530	
4.500	101.359	101.328	101.297	101.266	4.750	101.825	101.794	101.763	101.732	
4.625	101.639	101.608	101.576	101.545	4.875	102.358	102.327	102.295	102.264	
4.750	101.841	101.810	101.778	101.747	5.000	102.597	102.565	102.534	102.503	
4.875	102.358	102.327	102.295	102.264	5.125	102.647	102.615	102.584	102.553	
5.000	102.597	102.565	102.534	102.503	5.250	103.022	102.990	102.959	102.928	
5.125	102.647	102.615	102.584	102.553	5.375	103.529	103.497	103.466	103.435	
5.250	103.022	102.990	102.959	102.928	5.500	103.780	103.749	103.718	103.686	
5.375	103.529	103.497	103.466	103.435	5.625					
5.500	103.780	103.749	103.718	103.686	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			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

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

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

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

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

State Adjustments	
Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, 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	99.346	99.308	99.286	99.272
		3.750	100.196	100.161	100.138	100.126
		3.875	100.800	100.767	100.745	100.735
		4.000	101.191	101.160	101.140	101.129
		4.125	101.655	101.629	101.611	101.605
		4.250	102.273	102.261	102.221	102.210
		4.375	102.675	102.663	102.636	102.627
		4.500	103.087	103.078	103.064	103.057
		4.625	103.317	103.309	103.285	103.275
		4.750	103.368	103.375	103.316	103.334
		4.875	103.953	103.964	103.907	103.926
		5.000	104.110	104.122	104.065	104.089
		5.125	104.131	104.127	104.047	104.095
		5.250	104.488	104.486	104.408	104.457
		5.375	104.987	104.988	104.911	104.964
		5.500	105.227	105.230	105.154	105.209
		5.625	105.407	105.424	105.325	105.372
		5.750	105.748	105.767	105.669	105.717
		5.875	106.012	106.032	105.935	105.985
		6.000	106.203	106.224	106.128	106.178

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							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630

State Adjustments	
Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, 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	98.149	98.133	98.110	2.750	97.726	97.711	97.678	3.000				3.125			
2.875	98.507	98.487	98.465	2.875	98.160	98.140	98.109	3.125	98.852	98.814	98.775	3.375	99.310	99.267	99.231
3.000	98.867	98.841	98.820	3.000	98.594	98.569	98.539	3.250	99.765	99.717	99.683	3.500	99.765	99.717	99.683
3.125	99.227	99.196	99.175	3.125	99.027	98.996	98.969	3.375	100.220	100.166	100.135	3.625	100.220	100.166	100.135
3.250	99.741	99.687	99.633	3.250	99.441	99.405	99.380	3.500	100.621	100.562	100.533	3.750	101.045	100.991	100.936
3.375	100.130	100.076	100.021	3.375	99.846	99.805	99.782	3.625	101.474	101.420	101.365	4.000	101.474	101.420	101.365
3.500	100.518	100.464	100.409	3.500	100.251	100.204	100.182	3.750	101.886	101.832	101.777	4.125	101.886	101.832	101.777
3.625	100.904	100.850	100.795	3.625	100.656	100.604	100.584	4.000	102.240	102.186	102.131	4.250	102.240	102.186	102.131
3.750	101.257	101.203	101.148	3.750	101.023	100.966	100.947	4.125	102.580	102.526	102.471	4.375	102.580	102.526	102.471
3.875	101.606	101.552	101.497	3.875	101.386	101.327	101.306	4.250	102.920	102.866	102.811	4.500	102.920	102.866	102.811
4.000	101.898	101.844	101.789	4.000	101.755	101.687	101.670	4.375	103.260	103.206	103.151	4.625	103.260	103.206	103.151
4.125	102.175	102.121	102.066	4.125	102.126	102.054	102.037	4.500	103.600	103.546	103.491	4.750	103.600	103.546	103.491
4.250	102.414	102.360	102.306	4.250	102.414	102.360	102.306	4.625	103.940	103.886	103.831				
4.375			102.534	4.375	102.584	102.530	102.475								
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							
	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	98.353	98.337	98.315	2.750	97.803	97.788	97.754	3.000			
2.875	98.706	98.685	98.663	2.875	98.234	98.213	98.182	3.125			
3.000	99.058	99.032	99.011	3.000	98.662	98.637	98.608	3.250	99.014	98.976	98.937
3.125	99.411	99.380	99.360	3.125	99.090	99.059	99.032	3.375	99.466	99.423	99.387
3.250	99.718	99.682	99.662	3.250	99.498	99.462	99.437	3.500	99.914	99.865	99.831
3.375	100.019	99.977	99.957	3.375	99.901	99.860	99.836	3.625	100.360	100.306	100.275
3.500	100.320	100.274	100.253	3.500	100.301	100.254	100.233	3.750	100.751	100.692	100.663
3.625	100.625	100.573	100.552	3.625	100.703	100.651	100.631	3.875	101.136	101.071	101.043
3.750	100.940	100.883	100.862	3.750	101.067	101.010	100.991	4.000	101.525	101.456	101.429
3.875	101.256	101.194	101.173	3.875	101.429	101.367	101.348	4.125	101.920	101.845	101.820
4.000	101.574	101.506	101.485	4.000	101.795	101.728	101.710	4.250	102.147	102.067	102.040
4.125	101.894	101.822	101.800	4.125	102.165	102.093	102.076	4.375	102.351	102.266	102.237
4.250	102.191	102.113	102.091	4.250	102.481	102.404	102.387	4.500	102.557	102.467	102.437
4.375	102.485	102.402	102.379	4.375	102.790	102.707	102.691	4.625	102.766	102.670	102.638
4.500	102.778	102.689	102.666	4.500	103.100	103.012	102.995	4.750	102.919	102.818	102.783
4.625	103.071	102.978	102.954	4.625	103.411	103.318	103.301	4.875	103.065	102.960	102.922
4.750	103.268	103.169	103.143	4.750	103.500	103.500	103.500	5.000	103.213	103.101	103.061
4.875	103.451	103.348	103.319	4.875				5.125	103.360	103.244	103.200
5.000	103.500	103.500	103.494	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	98.487	98.362	3.750	99.530	99.405			
4.125	98.888	98.763	3.875	100.050	99.925			
4.250	99.307	99.182	4.000	100.231	100.106			
4.375	99.702	99.577	4.125	100.467	100.342			
4.500	100.011	99.886	4.250	100.790	100.665			
4.625	100.332	100.207	4.375	101.095	100.970			
4.750	100.671	100.546	4.500	101.307	101.182			
4.875	100.993	100.868	4.625					
5.000	101.324	101.199	4.750					
5.125	101.646	101.521	4.875					
5.250	101.968	101.843	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	99.085	98.960	3.500	98.929	98.804	3.625	99.103	98.978
3.625	99.377	99.252	3.625	99.298	99.173	3.750	99.657	99.532
3.750	99.609	99.484	3.750	99.691	99.566	3.875	100.080	99.955
3.875	99.916	99.791	3.875	100.059	99.934	4.000	100.394	100.269
4.000	100.231	100.106	4.000	100.453	100.328	4.125	100.813	100.688
4.125	100.528	100.403	4.125	100.758	100.633	4.250	101.196	101.071
4.250	100.807	100.682	4.250	101.069	100.944	4.375	101.500	101.375
4.375	101.068	100.943	4.375	101.355	101.230	4.500	101.725	101.600
4.500	101.335	101.210	4.500	101.585	101.460	4.625	101.905	101.780
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