



Effective: 5/22/19 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. Rerlock 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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Effective: 5/22/19 11:26 AM

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 | 99.201 | 99.170 | 99.139 | 99.108 | 3.875 | 101.469 | 101.438 | 101.406 | 101.375 | 3.000 | 99.028 | 98.997 | 98.966 | 98.934 |
| 3.750 | 100.480 | 100.448 | 100.417 | 100.386 | 4.000 | 102.024 | 101.992 | 101.961 | 101.930 | 3.125 | 99.565 | 99.533 | 99.502 | 99.471 |
| 3.875 | 101.005 | 100.974 | 100.942 | 100.911 | 4.125 | 102.531 | 102.499 | 102.468 | 102.437 | 3.250 | 99.810 | 99.779 | 99.747 | 99.716 |
| 4.000 | 101.556 | 101.524 | 101.493 | 101.462 | 4.250 | 103.037 | 102.905 | 102.874 | 102.843 | 3.375 | 100.203 | 100.172 | 100.141 | 100.109 |
| 4.125 | 101.834 | 101.802 | 101.771 | 101.740 | 4.375 | 103.364 | 103.333 | 103.301 | 103.270 | 3.500 | 101.103 | 101.072 | 101.040 | 101.009 |
| 4.250 | 102.478 | 102.446 | 102.415 | 102.384 | 4.500 | 103.779 | 103.747 | 103.716 | 103.685 | 3.625 | 101.709 | 101.678 | 101.647 | 101.616 |
| 4.375 | 102.886 | 102.855 | 102.823 | 102.792 | 4.625 | 104.091 | 104.059 | 104.028 | 103.997 | 3.750 | 102.025 | 101.994 | 101.963 | 101.932 |
| 4.500 | 103.309 | 103.277 | 103.246 | 103.215 | 4.750 | 104.516 | 104.484 | 104.453 | 104.422 | 3.875 | 102.365 | 102.334 | 102.303 | 102.272 |
| 4.625 | 103.572 | 103.540 | 103.509 | 103.478 | 4.875 | 104.922 | 104.890 | 104.859 | 104.828 | 4.000 | 102.790 | 102.759 | 102.728 | 102.697 |
| 4.750 | 103.750 | 103.718 | 103.687 | 103.656 | 5.000 | 105.186 | 105.154 | 105.123 | 105.092 | 4.125 | 103.257 | 103.225 | 103.194 | 103.163 |
| 4.875 | 104.337 | 104.305 | 104.274 | 104.243 | 5.125 | 105.210 | 105.178 | 105.147 | 105.116 | 4.250 | 103.513 | 103.481 | 103.450 | 103.419 |
| 5.000 | 104.537 | 104.505 | 104.474 | 104.443 | 5.250 | 105.555 | 105.523 | 105.492 | 105.461 | 4.375 | 103.933 | 103.901 | 103.870 | 103.839 |
| 5.125 | 104.592 | 104.560 | 104.529 | 104.498 | 5.375 | 105.904 | 105.873 | 105.842 | 105.811 | 4.500 | 103.943 | 103.911 | 103.880 | 103.849 |
| 5.250 | 105.012 | 104.980 | 104.949 | 104.918 | 5.500 | 106.157 | 106.126 | 106.094 | 106.063 | 4.625 | 104.128 | 104.096 | 104.065 | 104.034 |
| 5.375 | 105.493 | 105.462 | 105.431 | 105.400 | 5.625 | | | | | 4.750 | 104.400 | 104.369 | 104.338 | 104.306 |
| 5.500 | 105.749 | 105.718 | 105.686 | 105.655 | 5.750 | | | | | 4.875 | 104.679 | 104.648 | 104.617 | 104.585 |
| 5.625 | | | | | 5.875 | | | | | 5.000 | 104.798 | 104.767 | 104.736 | 104.704 |
| 5.750 | | | | | 6.000 | | | | | 5.125 | 104.948 | 104.917 | 104.885 | 104.854 |
| 5.875 | | | | | 6.125 | | | | | 5.250 | 104.941 | 104.910 | 104.878 | 104.847 |
| 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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Effective: 5/22/19 11:26 AM

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 | 99.529 | 99.498 | 99.466 | 99.435 | 4.000 | 99.887 | 99.855 | 99.824 | 99.793 | 3.250 | 99.985 | 99.970 | 99.955 | 99.922 |
| 4.000 | 99.887 | 99.855 | 99.824 | 99.793 | 4.125 | 100.277 | 100.245 | 100.214 | 100.183 | 3.375 | 100.340 | 100.324 | 100.308 | 100.276 |
| 4.125 | 100.277 | 100.245 | 100.214 | 100.183 | 4.250 | 101.014 | 100.982 | 100.951 | 100.920 | 3.500 | 100.716 | 100.699 | 100.684 | 100.651 |
| 4.250 | 101.014 | 100.982 | 100.951 | 100.920 | 4.375 | 101.424 | 101.393 | 101.361 | 101.330 | 3.625 | 101.032 | 101.014 | 100.999 | 100.966 |
| 4.375 | 101.424 | 101.393 | 101.361 | 101.330 | 4.500 | 101.847 | 101.815 | 101.784 | 101.753 | 3.750 | 101.379 | 101.360 | 101.344 | 101.312 |
| 4.500 | 101.847 | 101.815 | 101.784 | 101.753 | 4.625 | 102.110 | 102.078 | 102.047 | 102.016 | 3.875 | 101.666 | 101.635 | 101.604 | 101.573 |
| 4.625 | 102.110 | 102.078 | 102.047 | 102.016 | 4.750 | 102.223 | 102.191 | 102.160 | 102.129 | 4.000 | 102.092 | 102.061 | 102.030 | 101.999 |
| 4.750 | 102.223 | 102.191 | 102.160 | 102.129 | 4.875 | 102.847 | 102.815 | 102.784 | 102.753 | 4.125 | 102.249 | 102.227 | 102.211 | 102.179 |
| 4.875 | 102.847 | 102.815 | 102.784 | 102.753 | 5.000 | 103.046 | 103.014 | 102.983 | 102.952 | 4.250 | 102.573 | 102.543 | 102.520 | 102.480 |
| 5.000 | 103.046 | 103.014 | 102.983 | 102.952 | 5.125 | 103.081 | 103.049 | 103.018 | 102.987 | 4.375 | 102.841 | 102.811 | 102.787 | 102.747 |
| 5.125 | 103.081 | 103.049 | 103.018 | 102.987 | 5.250 | 103.076 | 103.044 | 103.013 | 102.982 | 4.500 | 102.847 | 102.816 | 102.792 | 102.752 |
| 5.250 | 103.076 | 103.044 | 103.013 | 102.982 | 5.375 | 103.502 | 103.471 | 103.440 | 103.409 | 4.625 | 103.037 | 103.004 | 102.981 | 102.941 |
| 5.375 | 103.502 | 103.471 | 103.440 | 103.409 | 5.500 | 103.757 | 103.726 | 103.694 | 103.663 | 4.750 | 102.821 | 102.790 | 102.759 | 102.727 |
| 5.500 | 103.757 | 103.726 | 103.694 | 103.663 | 5.625 | | | | | 4.875 | 102.893 | 102.862 | 102.831 | 102.799 |
| 5.625 | | | | | 5.750 | | | | | 5.000 | 102.935 | 102.904 | 102.873 | 102.841 |
| 5.750 | | | | | 5.875 | | | | | 5.125 | 102.897 | 102.866 | 102.834 | 102.803 |
| | | | | | 6.000 | | | | | 5.250 | | | | 102.765 |

| 1433-99 1453-99 | | | | |
|-----------------------------|---------|---------|---------|---------|
| Conventional 10 Yr Fixed HB | | | | |
| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
| 3.250 | 98.608 | 98.577 | 98.546 | 98.515 |
| 3.375 | 98.962 | 98.931 | 98.900 | 98.869 |
| 3.500 | 100.459 | 100.428 | 100.396 | 100.365 |
| 3.625 | 100.753 | 100.722 | 100.691 | 100.660 |
| 3.750 | 101.255 | 101.224 | 101.193 | 101.162 |
| 3.875 | 101.666 | 101.635 | 101.604 | 101.573 |
| 4.000 | 102.092 | 102.061 | 102.030 | 101.999 |
| 4.125 | 102.059 | 102.027 | 101.996 | 101.965 |
| 4.250 | 102.321 | 102.289 | 102.258 | 102.227 |
| 4.375 | 102.738 | 102.706 | 102.675 | 102.644 |
| 4.500 | 102.748 | 102.716 | 102.685 | 102.654 |
| 4.625 | 102.744 | 102.712 | 102.681 | 102.650 |
| 4.750 | 102.821 | 102.790 | 102.759 | 102.727 |
| 4.875 | 102.893 | 102.862 | 102.831 | 102.799 |
| 5.000 | 102.935 | 102.904 | 102.873 | 102.841 |
| 5.125 | 102.897 | 102.866 | 102.834 | 102.803 |
| 5.250 | 102.859 | 102.828 | 102.796 | 102.765 |

| 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 | 100.727 | 100.692 | 100.667 | 100.644 | 3.750 | 101.234 | 101.134 | 101.109 | 101.056 | 2.750 | 97.344 | 97.314 | 97.313 | 97.286 |
| 3.875 | 101.293 | 101.260 | 101.234 | 101.215 | 3.875 | 101.958 | 101.864 | 101.839 | 101.788 | 2.875 | 98.022 | 97.992 | 97.990 | 97.961 |
| 4.000 | 101.664 | 101.632 | 101.606 | 101.590 | 4.000 | 102.500 | 102.407 | 102.382 | 102.329 | 3.000 | 98.678 | 98.647 | 98.646 | 98.617 |
| 4.125 | 102.115 | 102.089 | 102.064 | 102.054 | 4.125 | 103.014 | 102.918 | 102.894 | 102.842 | 3.125 | 99.284 | 99.255 | 99.253 | 99.224 |
| 4.250 | 102.734 | 102.724 | 102.677 | 102.678 | 4.250 | 103.357 | 103.310 | 103.265 | 103.228 | 3.250 | 100.688 | 100.661 | 100.659 | 100.630 |
| 4.375 | 103.101 | 103.101 | 103.054 | 103.067 | 4.375 | 103.750 | 103.704 | 103.658 | 103.623 | 3.375 | 101.097 | 101.071 | 101.069 | 101.043 |
| 4.500 | 103.495 | 103.512 | 103.466 | 103.480 | 4.500 | 104.135 | 104.090 | 104.044 | 104.010 | 3.500 | 101.115 | 101.104 | 101.080 | 101.073 |
| 4.625 | 103.722 | 103.732 | 103.685 | 103.692 | 4.625 | 104.416 | 104.372 | 104.326 | 104.297 | 3.625 | 101.603 | 101.594 | 101.570 | 101.564 |
| 4.750 | 103.826 | 103.851 | 103.783 | 103.815 | 4.750 | 104.745 | 104.737 | 104.669 | 104.668 | 3.750 | 102.270 | 102.264 | 102.241 | 102.239 |
| 4.875 | 104.382 | 104.414 | 104.346 | 104.383 | 4.875 | 105.077 | 105.070 | 105.003 | 105.004 | 3.875 | 102.694 | 102.697 | 102.674 | 102.674 |
| 5.000 | 104.577 | 104.612 | 104.544 | 104.583 | 5.000 | 105.327 | 105.322 | 105.254 | 105.254 | 4.000 | 103.134 | 103.136 | 103.113 | 103.107 |
| 5.125 | 104.622 | 104.617 | 104.527 | 104.590 | 5.125 | 105.423 | 105.356 | 105.267 | 105.267 | 4.125 | 103.228 | 103.223 | 103.178 | 103.163 |
| 5.250 | 104.973 | 104.973 | 104.883 | 104.950 | 5.250 | 105.726 | 105.661 | 105.571 | 105.574 | 4.250 | 103.878 | 103.874 | 103.829 | 103.814 |
| 5.375 | 105.447 | 105.453 | 105.363 | 105.436 | 5.375 | 106.037 | 105.974 | 105.885 | 105.889 | 4.375 | 104.300 | 104.297 | 104.252 | 104.237 |
| 5.500 | 105.686 | 105.696 | 105.606 | 105.680 | 5.500 | 106.274 | 106.213 | 106.124 | 106.133 | 4.500 | 103.587 | 103.552 | 103.485 | 103.447 |
| 5.625 | 105.746 | 105.794 | 105.682 | 105.811 | 5.625 | 105.944 | 105.993 | 105.881 | 106.010 | 4.625 | 103.994 | 103.960 | 103.893 | 103.856 |
| 5.750 | 106.083 | 106.135 | 106.022 | 106.155 | 5.750 | 106.247 | 106.297 | 106.185 | 106.317 | 4.750 | 104.434 | 104.402 | 104.334 | 104.298 |
| 5.875 | 106.330 | 106.386 | 106.273 | 106.409 | 5.875 | 106.631 | 106.685 | 106.573 | 106.707 | 4.875 | 104.826 | 104.795 | 104.727 | 104.690 |
| 6.000 | 106.532 | 106.588 | 106.475 | 106.614 | 6.000 | 106.817 | 106.872 | 106.760 | 106.892 | 5.000 | 104.361 | 104.346 | 104.256 | 104.258 |
| 6.125 | 106.708 | 106.576 | 106.441 | 106.340 | 6.125 | 106.787 | 106.656 | 106.521 | 106.421 | 5.125 | 104.744 | 104.730 | 104.640 | 104.642 |
| 6.250 | 106.975 | 106.845 | 106.710 | 106.612 | 6.250 | | | | | 5.250 | | | | |
| 6.375 | 107.232 | 107.102 | 106.968 | 106.871 | 6.375 | | | | | 5.375 | | | | |
| 6.500 | 107.712 | 107.710 | 107.554 | 107.534 | 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 |
|--------------------------------------|--------|

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 | 99.914 | 99.879 | 99.854 | 99.831 | 2.875 | 97.616 | 97.586 | 97.584 | 97.555 |
| 3.875 | 100.480 | 100.447 | 100.421 | 100.402 | 3.000 | 98.272 | 98.241 | 98.240 | 98.211 |
| 4.000 | 100.851 | 100.819 | 100.793 | 100.777 | 3.125 | 98.878 | 98.849 | 98.847 | 98.818 |
| 4.125 | 101.303 | 101.277 | 101.252 | 101.242 | 3.250 | 100.282 | 100.255 | 100.253 | 100.224 |
| 4.250 | 101.926 | 101.916 | 101.869 | 101.870 | 3.375 | 100.691 | 100.665 | 100.663 | 100.637 |
| 4.375 | 102.294 | 102.294 | 102.247 | 102.260 | 3.500 | 100.551 | 100.540 | 100.516 | 100.509 |
| 4.500 | 102.688 | 102.705 | 102.659 | 102.673 | 3.625 | 101.039 | 101.030 | 101.006 | 101.000 |
| 4.625 | 102.914 | 102.924 | 102.877 | 102.884 | 3.750 | 101.711 | 101.705 | 101.682 | 101.680 |
| 4.750 | 102.743 | 102.768 | 102.700 | 102.732 | 3.875 | 102.135 | 102.138 | 102.115 | 102.115 |
| 4.875 | 103.299 | 103.331 | 103.263 | 103.300 | 4.000 | 102.575 | 102.577 | 102.554 | 102.548 |
| 5.000 | 103.494 | 103.529 | 103.461 | 103.500 | 4.125 | 102.205 | 102.200 | 102.155 | 102.140 |
| 5.125 | 102.973 | 102.968 | 102.878 | 102.941 | 4.250 | 102.855 | 102.851 | 102.806 | 102.791 |
| 5.250 | 103.323 | 103.323 | 103.233 | 103.300 | 4.375 | 103.278 | 103.275 | 103.230 | 103.215 |
| 5.375 | 103.797 | 103.803 | 103.713 | 103.786 | 4.500 | 101.822 | 101.787 | 101.720 | 101.682 |
| 5.500 | 104.037 | 104.047 | 103.957 | 104.031 | 4.625 | 102.228 | 102.194 | 102.127 | 102.090 |
| 5.625 | 103.394 | 103.442 | 103.330 | 103.459 | 4.750 | 102.668 | 102.636 | 102.568 | 102.532 |
| 5.750 | 103.732 | 103.784 | 103.671 | 103.804 | 4.875 | 103.061 | 103.030 | 102.962 | 102.925 |
| 5.875 | 103.979 | 104.035 | 103.922 | 104.058 | 5.000 | 102.455 | 102.440 | 102.350 | 102.352 |
| 6.000 | 104.181 | 104.237 | 104.124 | 104.263 | 5.125 | 102.838 | 102.824 | 102.734 | 102.736 |
| 6.125 | 103.193 | 103.061 | 102.926 | 102.825 | 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 | 100.491 | 100.451 | 100.412 | 100.373 | 3.375 | 100.491 | 100.451 | 100.412 | 100.373 | 3.500 | 101.002 | 100.978 | 100.955 | 100.932 | 3.500 | 101.284 | 101.245 | 101.206 | 101.166 | 3.500 | 101.284 | 101.245 | 101.206 | 101.166 | 3.625 | 101.327 | 101.304 | 101.280 | 101.257 | | | | | |
| 3.500 | 101.284 | 101.245 | 101.206 | 101.166 | 3.625 | 101.796 | 101.757 | 101.718 | 101.679 | 3.750 | 101.898 | 101.875 | 101.851 | 101.828 | 3.750 | 102.136 | 102.097 | 102.058 | 102.018 | 3.750 | 102.120 | 102.081 | 102.042 | 102.003 | 3.875 | 102.039 | 102.016 | 101.992 | 101.969 | | | | | |
| 3.625 | 101.812 | 101.773 | 101.734 | 101.694 | 3.875 | 102.410 | 102.371 | 102.332 | 102.293 | 4.000 | 102.411 | 102.388 | 102.364 | 102.341 | 4.000 | 102.410 | 102.371 | 102.332 | 102.293 | 4.000 | 102.410 | 102.371 | 102.332 | 102.293 | 4.125 | 102.699 | 102.675 | 102.652 | 102.628 | | | | | |
| 3.750 | 102.136 | 102.097 | 102.058 | 102.018 | 4.125 | 102.956 | 102.917 | 102.878 | 102.839 | 4.125 | 102.502 | 102.478 | 102.455 | 102.431 | 4.125 | 102.956 | 102.917 | 102.878 | 102.839 | 4.125 | 102.956 | 102.917 | 102.878 | 102.839 | 4.250 | 102.699 | 102.675 | 102.652 | 102.628 | | | | | |
| 3.875 | 102.410 | 102.371 | 102.332 | 102.293 | 4.250 | 103.420 | 103.381 | 103.342 | 103.303 | 4.250 | 103.420 | 103.381 | 103.342 | 103.303 | 4.250 | 103.420 | 103.381 | 103.342 | 103.303 | 4.250 | 103.420 | 103.381 | 103.342 | 103.303 | 4.375 | 102.502 | 102.478 | 102.455 | 102.431 | | | | | |
| 4.000 | 102.956 | 102.917 | 102.878 | 102.839 | 4.375 | 103.716 | 103.677 | 103.638 | 103.599 | 4.375 | 103.716 | 103.677 | 103.638 | 103.599 | 4.375 | 103.716 | 103.677 | 103.638 | 103.599 | 4.375 | 103.716 | 103.677 | 103.638 | 103.599 | 4.500 | 102.860 | 102.836 | 102.813 | 102.789 | | | | | |
| 4.125 | 103.420 | 103.381 | 103.342 | 103.303 | 4.500 | 104.034 | 103.995 | 103.956 | 103.917 | 4.500 | 104.034 | 103.995 | 103.956 | 103.917 | 4.500 | 104.034 | 103.995 | 103.956 | 103.917 | 4.500 | 104.034 | 103.995 | 103.956 | 103.917 | 4.625 | 103.210 | 103.186 | 103.163 | 103.139 | | | | | |
| 4.250 | 103.716 | 103.677 | 103.638 | 103.599 | 4.625 | 104.440 | 104.401 | 104.362 | 104.323 | 4.625 | 104.440 | 104.401 | 104.362 | 104.323 | 4.625 | 104.440 | 104.401 | 104.362 | 104.323 | 4.625 | 104.440 | 104.401 | 104.362 | 104.323 | 4.750 | 103.507 | 103.483 | 103.460 | 103.436 | | | | | |
| 4.375 | 103.555 | 103.516 | 103.477 | 103.438 | 4.750 | 104.750 | 104.711 | 104.672 | 104.633 | 4.750 | 104.750 | 104.711 | 104.672 | 104.633 | 4.750 | 104.750 | 104.711 | 104.672 | 104.633 | 4.750 | 104.750 | 104.711 | 104.672 | 104.633 | 4.875 | 103.153 | 103.130 | 103.106 | 103.083 | | | | | |
| 4.500 | 104.034 | 103.995 | 103.956 | 103.917 | 4.875 | 105.060 | 105.021 | 104.982 | 104.943 | 4.875 | 105.060 | 105.021 | 104.982 | 104.943 | 4.875 | 105.060 | 105.021 | 104.982 | 104.943 | 4.875 | 105.060 | 105.021 | 104.982 | 104.943 | 5.000 | 103.500 | 103.477 | 103.453 | 103.430 | | | | | |
| 4.625 | 104.440 | 104.401 | 104.362 | 104.323 | 5.000 | 105.370 | 105.331 | 105.292 | 105.253 | 5.000 | 105.370 | 105.331 | 105.292 | 105.253 | 5.000 | 105.370 | 105.331 | 105.292 | 105.253 | 5.000 | 105.370 | 105.331 | 105.292 | 105.253 | 5.125 | 103.836 | 103.813 | 103.789 | 103.766 | | | | | |
| 4.750 | 104.750 | 104.711 | 104.672 | 104.633 | 5.125 | 105.680 | 105.641 | 105.602 | 105.563 | 5.125 | 105.680 | 105.641 | 105.602 | 105.563 | 5.125 | 105.680 | 105.641 | 105.602 | 105.563 | 5.125 | 105.680 | 105.641 | 105.602 | 105.563 | 5.250 | | | | | | | | | |
| 4.875 | 104.384 | 104.345 | 104.306 | 104.267 | 5.250 | 105.990 | 105.951 | 105.912 | 105.873 | 5.250 | 105.990 | 105.951 | 105.912 | 105.873 | 5.250 | 105.990 | 105.951 | 105.912 | 105.873 | 5.250 | 105.990 | 105.951 | 105.912 | 105.873 | 5.375 | | | | | | | | | |
| 5.000 | 104.833 | 104.794 | 104.755 | 104.716 | 5.375 | 106.300 | 106.261 | 106.222 | 106.183 | 5.375 | 106.300 | 106.261 | 106.222 | 106.183 | 5.375 | 106.300 | 106.261 | 106.222 | 106.183 | 5.375 | 106.300 | 106.261 | 106.222 | 106.183 | 5.500 | | | | | | | | | |
| 5.125 | 105.132 | 105.093 | 105.054 | 105.015 | 5.500 | 106.610 | 106.571 | 106.532 | 106.493 | 5.500 | 106.610 | 106.571 | 106.532 | 106.493 | 5.500 | 106.610 | 106.571 | 106.532 | 106.493 | 5.500 | 106.610 | 106.571 | 106.532 | 106.493 | 5.625 | | | | | | | | | |
| 5.250 | 104.779 | 104.740 | 104.701 | 104.662 | 5.625 | 106.920 | 106.881 | 106.842 | 106.803 | 5.625 | 106.920 | 106.881 | 106.842 | 106.803 | 5.625 | 106.920 | 106.881 | 106.842 | 106.803 | 5.625 | 106.920 | 106.881 | 106.842 | 106.803 | 5.750 | | | | | | | | | |
| 5.375 | | | | | 5.750 | 107.230 | 107.191 | 107.152 | 107.113 | 5.750 | 107.230 | 107.191 | 107.152 | 107.113 | 5.750 | 107.230 | 107.191 | 107.152 | 107.113 | 5.750 | 107.230 | 107.191 | 107.152 | 107.113 | | | | | | | | | | |

| 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 | 100.491 | 100.451 | 100.412 | 100.373 | | | | | |
| 3.500 | 101.284 | 101.245 | 101.206 | 101.166 | | | | | |
| 3.625 | 101.812 | 101.773 | 101.734 | 101.694 | | | | | |
| 3.750 | 102.136 | 102.097 | 102.058 | 102.018 | | | | | |
| 3.875 | 102.410 | 102.371 | 102.332 | 102.293 | | | | | |
| 4.000 | 102.956 | 102.917 | 102.878 | 102.839 | | | | | |
| 4.125 | 103.420 | 103.381 | 103.342 | 103.303 | | | | | |
| 4.250 | 103.716 | 103.677 | 103.638 | 103.599 | | | | | |
| 4.375 | 103.555 | 103.516 | 103.477 | 103.438 | | | | | |
| 4.500 | 104.034 | 103.995 | 103.956 | 103.917 | | | | | |
| 4.625 | 104.440 | 104.401 | 104.362 | 104.323 | | | | | |
| 4.750 | 104.169 | 104.130 | 104.091 | 104.052 | | | | | |
| 4.875 | 104.384 | 104.345 | 104.306 | 104.267 | | | | | |
| 5.000 | 104.833 | 104.794 | 104.755 | 104.716 | | | | | |
| 5.125 | 105.132 | 105.093 | 105.054 | 105.015 | | | | | |
| 5.250 | 104.779 | 104.740 | 104.701 | 104.662 | | | | | |
| 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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Effective: 5/22/19 11:26 AM

| WesLend Government High Balance | | | | | | | | | | |
|---------------------------------|---------|---------|---------|---------|---------------------------------|---------|---------|---------|---------|--|
| 8033-99 6033-99 | | | | | 8333-99 6333-99 | | | | | |
| FHA/VA 30 Yr Fixed High Balance | | | | | FHA/VA 15 Yr Fixed High Balance | | | | | |
| Rate | 15 Day | 30 Day | 45 Day | 60 Day | Rate | 15 Day | 30 Day | 45 Day | 60 Day | |
| 3.500 | 99.686 | 99.647 | 99.608 | 99.568 | 3.375 | 100.062 | 100.042 | 100.019 | 99.999 | |
| 3.625 | 100.232 | 100.193 | 100.154 | 100.115 | 3.500 | 100.502 | 100.481 | 100.458 | 100.439 | |
| 3.750 | 100.771 | 100.732 | 100.693 | 100.653 | 3.625 | 100.941 | 100.921 | 100.898 | 100.879 | |
| 3.875 | 100.880 | 100.841 | 100.802 | 100.763 | 3.750 | 101.366 | 101.346 | 101.322 | 101.303 | |
| 4.000 | 101.414 | 101.375 | 101.336 | 101.297 | 3.875 | 101.538 | 101.518 | 101.494 | 101.468 | |
| 4.125 | 101.931 | 101.892 | 101.853 | 101.814 | 4.000 | 101.960 | 101.940 | 101.916 | 101.891 | |
| 4.250 | 102.414 | 102.375 | 102.336 | 102.297 | 4.125 | 102.386 | 102.366 | 102.342 | 102.316 | |
| 4.375 | 101.988 | 101.949 | 101.910 | 101.871 | 4.250 | 102.804 | 102.784 | 102.760 | 102.735 | |
| 4.500 | 102.338 | 102.299 | 102.260 | 102.221 | 4.375 | 101.455 | 101.448 | 101.439 | 101.414 | |
| 4.625 | 102.663 | 102.624 | 102.585 | 102.546 | 4.500 | 101.886 | 101.879 | 101.870 | 101.844 | |
| 4.750 | 103.023 | 102.984 | 102.945 | 102.906 | 4.625 | 102.259 | 102.252 | 102.243 | 102.218 | |
| 4.875 | 102.482 | 102.443 | 102.404 | 102.365 | 4.750 | 102.572 | 102.566 | 102.556 | 102.531 | |
| 5.000 | 102.908 | 102.869 | 102.830 | 102.791 | 4.875 | | | | | |
| 5.125 | 103.307 | 103.268 | 103.229 | 103.190 | 5.000 | | | | | |
| 5.250 | 103.632 | 103.593 | 103.554 | 103.515 | 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 | 97.836 | 97.773 | 97.711 | 3.000 | 97.836 | 97.773 | 97.711 |
| 3.125 | 98.226 | 98.163 | 98.101 | 3.125 | 98.226 | 98.163 | 98.101 |
| 3.250 | 98.607 | 98.544 | 98.482 | 3.250 | 98.607 | 98.544 | 98.482 |
| 3.375 | 100.033 | 99.970 | 99.908 | 3.375 | 100.033 | 99.970 | 99.908 |
| 3.500 | 100.409 | 100.346 | 100.284 | 3.500 | 100.409 | 100.346 | 100.284 |
| 3.625 | 100.795 | 100.732 | 100.670 | 3.625 | 100.795 | 100.732 | 100.670 |
| 3.750 | 101.183 | 101.120 | 101.058 | 3.750 | 101.183 | 101.120 | 101.058 |
| 3.875 | 101.229 | 101.166 | 101.104 | 3.875 | 101.229 | 101.166 | 101.104 |
| 4.000 | 101.616 | 101.553 | 101.491 | 4.000 | 101.616 | 101.553 | 101.491 |
| 4.125 | 102.004 | 101.941 | 101.879 | 4.125 | 102.004 | 101.941 | 101.879 |
| 4.250 | 102.403 | 102.340 | 102.278 | 4.250 | 102.403 | 102.340 | 102.278 |
| 4.375 | 102.309 | 102.246 | 102.184 | 4.375 | 102.309 | 102.246 | 102.184 |
| 4.500 | 102.697 | 102.634 | 102.572 | 4.500 | 102.697 | 102.634 | 102.572 |
| 4.625 | 103.095 | 103.032 | 102.970 | 4.625 | 103.095 | 103.032 | 102.970 |
| 4.750 | 103.484 | 103.421 | 103.359 | 4.750 | 103.484 | 103.421 | 103.359 |
| 4.875 | | | | 4.875 | | | |
| 5.000 | | | | 5.000 | | | |
| 5.125 | | | | 5.125 | | | |
| 5.250 | | | | 5.250 | | | |
| 5.375 | | | | 5.375 | | | |

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

FHA LTV/FICO

| | <70 | 70 - 79.99 | 80 - 89.99 | 90 - 94.99 | 95 - 99.99 | >= 100 |
|-----------|--------|------------|------------|------------|------------|--------|
| < 600 | -2.250 | -2.250 | -2.250 | -2.250 | -2.250 | -2.250 |
| 600 - 619 | -1.875 | -1.875 | -1.875 | -1.875 | -1.875 | -1.875 |
| 620 - 639 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 |
| 640 - 659 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 |
| 660 - 679 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 680 - 699 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 |
| 700 - 719 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 |
| 720 - 39 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 |
| > 740 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 |

VA LTV/FICO

| | <70 | 70 - 79.99 | 80 - 89.99 | 90 - 94.99 | 95 - 99.99 | >= 100 |
|-----------|--------|------------|------------|------------|------------|--------|
| < 600 | -2.375 | -2.375 | -2.375 | -2.375 | -2.500 | -2.625 |
| 600 - 619 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 |
| 620 - 639 | -1.000 | -1.000 | -0.875 | -0.875 | -0.975 | -1.000 |
| 640 - 659 | -0.375 | -0.375 | -0.375 | -0.375 | -0.475 | -0.500 |
| 660 - 679 | -0.125 | -0.125 | -0.125 | -0.125 | -0.225 | -0.250 |
| 680 - 699 | 0.050 | 0.050 | 0.000 | 0.000 | -0.100 | -0.125 |
| 700 - 719 | 0.100 | 0.100 | 0.050 | 0.000 | 0.000 | 0.000 |
| 720 - 39 | 0.125 | 0.125 | 0.075 | 0.000 | 0.000 | 0.000 |
| > 740 | 0.125 | 0.125 | 0.100 | 0.000 | 0.000 | 0.000 |

Loan Amount

| | |
|----------------------------|--------|
| <=\$50,000 | -0.500 |
| >\$50,000 and <=\$85,000 | -0.250 |
| >\$85,000 and <=\$110,000 | 0.000 |
| >\$110,000 and <=\$150,000 | 0.000 |
| >\$150,000 and <=\$175,000 | 0.000 |
| >\$175,000 and <=\$250,000 | 0.050 |

State Adjustments

| | |
|--|--------|
| Zone 1: PA, TX | 0.125 |
| Zone 2: CT, FL, IA, IL, MI, OH, OK | 0.100 |
| Zone 3: AR, DE, GA, IN, KS, LA, MN, MO, MS, NC, ND, NH, NJ, NY, OR, SC, SD | 0.050 |
| Zone 4: AL, AZ, CO, DC, ID, KY, MA, MD, ME, MT, NM, RI, TN, UT, VA, VT, WA, WV | 0.000 |
| Zone 5: CA, NV | -0.125 |

*Adjustments to Total loan amount

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



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HomeReady

| 1021-00 1024-00 Home Ready 30 Yr Fixed | | | | | 1221-00 1224-00 Home Ready 20 Yr Fixed | | | | |
|---|---------|---------|---------|---------|---|---------|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day | Rate | 15 Day | 30 Day | 45 Day | 60 Day |
| 3.625 | 98.686 | 98.655 | 98.623 | 98.592 | 3.875 | 100.446 | 100.415 | 100.384 | 100.353 |
| 3.750 | 99.348 | 99.317 | 99.285 | 99.254 | 4.000 | 100.892 | 100.861 | 100.830 | 100.799 |
| 3.875 | 99.939 | 99.908 | 99.877 | 99.846 | 4.125 | 101.421 | 101.389 | 101.358 | 101.327 |
| 4.000 | 100.645 | 100.614 | 100.582 | 100.551 | 4.250 | 101.933 | 101.902 | 101.871 | 101.839 |
| 4.125 | 100.753 | 100.722 | 100.691 | 100.660 | 4.375 | 102.355 | 102.324 | 102.293 | 102.261 |
| 4.250 | 101.344 | 101.313 | 101.282 | 101.250 | 4.500 | 102.756 | 102.725 | 102.693 | 102.662 |
| 4.375 | 101.764 | 101.733 | 101.702 | 101.671 | 4.625 | 103.043 | 103.012 | 102.981 | 102.949 |
| 4.500 | 102.205 | 102.173 | 102.142 | 102.111 | 4.750 | 103.535 | 103.504 | 103.473 | 103.442 |
| 4.625 | 102.409 | 102.378 | 102.347 | 102.316 | 4.875 | 103.954 | 103.922 | 103.891 | 103.860 |
| 4.750 | 102.973 | 102.942 | 102.911 | 102.879 | 5.000 | 104.146 | 104.115 | 104.084 | 104.053 |
| 4.875 | 103.427 | 103.396 | 103.364 | 103.333 | 5.125 | 104.302 | 104.271 | 104.239 | 104.208 |
| 5.000 | 103.651 | 103.620 | 103.588 | 103.557 | 5.250 | 104.588 | 104.557 | 104.526 | 104.494 |
| 5.125 | 103.871 | 103.840 | 103.809 | 103.777 | 5.375 | 104.779 | 104.748 | 104.717 | 104.686 |
| 5.250 | 104.280 | 104.249 | 104.218 | 104.186 | 5.500 | 104.967 | 104.935 | 104.904 | 104.873 |
| 5.375 | 104.485 | 104.454 | 104.422 | 104.391 | 5.625 | | | | |
| 5.500 | 103.662 | 103.631 | 103.599 | 103.568 | 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 | 99.352 | 99.314 | 99.289 | 99.264 |
| | | 3.750 | 100.227 | 100.192 | 100.167 | 100.144 |
| | | 3.875 | 100.793 | 100.760 | 100.734 | 100.715 |
| | | 4.000 | 101.164 | 101.132 | 101.106 | 101.090 |
| | | 4.125 | 101.615 | 101.589 | 101.564 | 101.554 |
| | | 4.250 | 102.234 | 102.224 | 102.177 | 102.178 |
| | | 4.375 | 102.601 | 102.601 | 102.554 | 102.567 |
| | | 4.500 | 102.995 | 103.012 | 102.966 | 102.980 |
| | | 4.625 | 103.222 | 103.232 | 103.185 | 103.192 |
| | | 4.750 | 103.326 | 103.351 | 103.283 | 103.315 |
| | | 4.875 | 103.882 | 103.914 | 103.846 | 103.883 |
| | | 5.000 | 104.077 | 104.112 | 104.044 | 104.083 |
| | | 5.125 | 104.122 | 104.117 | 104.027 | 104.090 |
| | | 5.250 | 104.473 | 104.473 | 104.383 | 104.450 |
| | | 5.375 | 104.947 | 104.953 | 104.863 | 104.936 |
| | | 5.500 | 105.186 | 105.196 | 105.106 | 105.180 |
| | | 5.625 | 105.246 | 105.294 | 105.182 | 105.311 |
| | | 5.750 | 105.583 | 105.635 | 105.522 | 105.655 |
| | | 5.875 | 105.830 | 105.886 | 105.773 | 105.909 |
| | | 6.000 | 106.032 | 106.088 | 105.975 | 106.114 |

| 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 | | | | 1900-77 Margin 2.25 | | | | 10/1 LIBOR ARM Caps 5/2/5 | | | |
| Rate | | 15 Day | | 30 Day | | 45 Day | | Rate | | 15 Day | | 30 Day | | 45 Day | | Rate | | 15 Day | | 30 Day | | 45 Day | |
| 2.750 | 98.131 | 98.126 | 98.092 | 2.750 | 97.576 | 97.571 | 97.523 | 3.000 | | | | | | | | | 3.000 | | | | | | |
| 2.875 | 98.481 | 98.470 | 98.436 | 2.875 | 98.006 | 97.995 | 97.950 | 3.125 | | | | | | | | | 3.125 | | | | | | |
| 3.000 | 98.831 | 98.815 | 98.782 | 3.000 | 98.435 | 98.420 | 98.377 | 3.250 | 98.621 | 98.593 | 98.538 | 3.375 | 99.098 | 99.064 | 99.013 | 3.500 | 99.572 | 99.533 | 99.485 | 3.625 | 100.046 | 100.001 | 99.956 |
| 3.125 | 99.181 | 99.160 | 99.128 | 3.125 | 98.864 | 98.843 | 98.802 | 3.250 | 99.277 | 99.251 | 99.212 | 3.375 | 99.682 | 99.651 | 99.613 | 3.500 | 100.086 | 100.050 | 100.014 | 3.750 | 100.495 | 100.440 | 100.384 |
| 3.250 | 99.682 | 99.627 | 99.572 | 3.250 | 99.277 | 99.251 | 99.212 | 3.625 | 100.987 | 100.933 | 100.877 | 3.750 | 100.987 | 100.933 | 100.877 | 3.875 | 100.992 | 100.937 | 100.882 | 4.000 | 100.992 | 100.937 | 100.882 |
| 3.375 | 100.070 | 100.016 | 99.960 | 3.375 | 99.682 | 99.651 | 99.613 | 3.750 | 101.339 | 101.284 | 101.229 | 3.875 | 101.339 | 101.284 | 101.229 | 4.000 | 101.444 | 101.389 | 101.334 | 4.125 | 101.444 | 101.389 | 101.334 |
| 3.500 | 100.521 | 100.466 | 100.411 | 3.500 | 100.086 | 100.050 | 100.014 | 3.875 | 101.642 | 101.587 | 101.532 | 4.000 | 101.642 | 101.587 | 101.532 | 4.125 | 101.864 | 101.809 | 101.754 | 4.250 | 101.864 | 101.809 | 101.754 |
| 3.625 | 100.987 | 100.933 | 100.877 | 3.625 | 100.491 | 100.449 | 100.415 | 4.000 | 101.907 | 101.852 | 101.796 | 4.125 | 101.907 | 101.852 | 101.796 | 4.250 | 102.177 | 102.122 | 102.067 | 4.375 | 102.177 | 102.122 | 102.067 |
| 3.750 | 101.339 | 101.284 | 101.229 | 3.750 | 100.930 | 100.875 | 100.819 | 4.250 | 102.161 | 102.106 | 102.051 | 4.375 | 102.161 | 102.106 | 102.051 | 4.500 | 102.463 | 102.408 | 102.353 | 4.625 | 102.463 | 102.408 | 102.353 |
| 3.875 | 101.642 | 101.587 | 101.532 | 3.875 | 101.365 | 101.311 | 101.255 | 4.375 | 102.409 | 102.354 | 102.299 | 4.500 | 102.409 | 102.354 | 102.299 | 4.625 | 102.579 | 102.524 | 102.469 | 4.750 | 102.579 | 102.524 | 102.469 |
| 4.000 | 101.907 | 101.852 | 101.796 | 4.000 | 101.732 | 101.677 | 101.621 | 4.625 | | | | | | | | | | | | | | | |
| 4.125 | 102.161 | 102.106 | 102.051 | 4.125 | 102.080 | 102.025 | 101.970 | | | | | | | | | | | | | | | | |
| 4.250 | 102.409 | 102.354 | 102.299 | 4.250 | 102.290 | 102.235 | 102.180 | | | | | | | | | | | | | | | | |
| 4.375 | | | 102.544 | 4.375 | 102.465 | 102.410 | 102.355 | | | | | | | | | | | | | | | | |
| 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 | >\$150-175 | >\$175-200k | >\$200-250k | >\$250-300k | >\$300-350k | >\$350-500k | >\$500-726,525k |
|-----------------|-----------|-----------|-------------|------------|-------------|-------------|-------------|-------------|-------------|-----------------|
| CA Only | -1.625 | -1.000 | -0.776 | -0.647 | -0.554 | -0.435 | -0.338 | -0.373 | -0.327 | -0.194 |
| TX Only | -1.000 | -0.750 | -0.650 | -0.525 | -0.475 | -0.425 | -0.340 | -0.283 | -0.243 | -0.170 |
| All Other State | -1.000 | -0.750 | -0.650 | -0.525 | -0.475 | -0.435 | -0.338 | -0.373 | -0.327 | -0.194 |



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WesLend ARM High Balance

| 1733-77 5/1 LIBOR ARM High Balance | | | | 1833-77 7/1 LIBOR ARM High Balance | | | | 1933-77 10/1 LIBOR ARM High Balance | | | |
|------------------------------------|---------|---------|---------|------------------------------------|---------|---------|---------|-------------------------------------|---------|---------|---------|
| Margin 2.25 Caps 2/2/5 | | | | Margin 2.25 Caps 5/2/5 | | | | Margin 2.25 Caps 5/2/5 | | | |
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day |
| 2.750 | 98.334 | 98.329 | 98.294 | 2.750 | 97.662 | 97.657 | 97.610 | 3.000 | | | |
| 2.875 | 98.678 | 98.668 | 98.634 | 2.875 | 98.089 | 98.078 | 98.033 | 3.125 | | | |
| 3.000 | 99.020 | 99.005 | 98.972 | 3.000 | 98.513 | 98.497 | 98.454 | 3.250 | 98.793 | 98.765 | 98.710 |
| 3.125 | 99.364 | 99.344 | 99.311 | 3.125 | 98.936 | 98.915 | 98.874 | 3.375 | 99.264 | 99.230 | 99.179 |
| 3.250 | 99.676 | 99.650 | 99.617 | 3.250 | 99.344 | 99.318 | 99.278 | 3.500 | 99.730 | 99.691 | 99.643 |
| 3.375 | 99.981 | 99.950 | 99.917 | 3.375 | 99.745 | 99.714 | 99.676 | 3.625 | 100.195 | 100.151 | 100.105 |
| 3.500 | 100.287 | 100.251 | 100.219 | 3.500 | 100.143 | 100.107 | 100.071 | 3.750 | 100.584 | 100.535 | 100.491 |
| 3.625 | 100.597 | 100.556 | 100.523 | 3.625 | 100.544 | 100.502 | 100.468 | 3.875 | 100.962 | 100.908 | 100.865 |
| 3.750 | 100.890 | 100.843 | 100.810 | 3.750 | 100.908 | 100.861 | 100.828 | 4.000 | 101.346 | 101.286 | 101.245 |
| 3.875 | 101.181 | 101.129 | 101.096 | 3.875 | 101.268 | 101.216 | 101.184 | 4.125 | 101.734 | 101.669 | 101.630 |
| 4.000 | 101.473 | 101.416 | 101.382 | 4.000 | 101.634 | 101.577 | 101.546 | 4.250 | 101.986 | 101.916 | 101.876 |
| 4.125 | 101.768 | 101.706 | 101.672 | 4.125 | 102.004 | 101.942 | 101.911 | 4.375 | 102.220 | 102.145 | 102.103 |
| 4.250 | 102.013 | 101.946 | 101.910 | 4.250 | 102.285 | 102.218 | 102.187 | 4.500 | 102.456 | 102.376 | 102.333 |
| 4.375 | 102.251 | 102.178 | 102.141 | 4.375 | 102.555 | 102.482 | 102.450 | 4.625 | 102.695 | 102.609 | 102.564 |
| 4.500 | 102.489 | 102.411 | 102.372 | 4.500 | 102.825 | 102.747 | 102.714 | 4.750 | 102.816 | 102.725 | 102.678 |
| 4.625 | 102.727 | 102.644 | 102.603 | 4.625 | 103.097 | 103.014 | 102.980 | 4.875 | 102.924 | 102.828 | 102.777 |
| 4.750 | 102.949 | 102.861 | 102.819 | 4.750 | 103.358 | 103.270 | 103.235 | 5.000 | 103.032 | 102.931 | 102.876 |
| 4.875 | 103.170 | 103.076 | 103.032 | 4.875 | 103.500 | 103.500 | 103.489 | 5.125 | 103.140 | 103.033 | 102.975 |
| 5.000 | 103.390 | 103.291 | 103.245 | 5.000 | 103.500 | 103.500 | 103.500 | 5.250 | 103.500 | 103.500 | 103.470 |
| 5.125 | 103.500 | 103.500 | 103.457 | 5.125 | | | | 5.375 | 103.500 | 103.500 | 103.500 |

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

| | |
|--------------------------------------|--------|
| Escrow Waiver (Except CA and NY) | -0.250 |
| Investment Property LTV <=75 | -2.125 |
| Investment Property LTV >75 and <=80 | -3.375 |
| Attached Condo >75 LTV & Term > 15y | -0.750 |
| 2-4 Units | -1.000 |
| HighBal Purchase & No Cashout Refi | -0.250 |
| HighBal Cashout Refi | -1.000 |
| HighBal ARM LTV/CLTV <=75 | -0.750 |
| HighBal ARM LTV/CTV >75 | -1.500 |

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

| >20 Yr Term | Credit Scores | | | | | | | |
|---------------------|---------------|---------|---------|---------|---------|---------|---------|---------|
| Base LTV | FICO 760+ | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| 97 - 95.01% | -1.690 | -2.440 | -3.110 | -3.710 | -4.610 | -6.190 | -6.710 | -7.350 |
| 95 - 90.01% | -1.390 | -1.950 | -2.440 | -2.890 | -3.560 | -4.730 | -5.100 | -5.460 |
| 90 - 85.01% | -1.050 | -1.500 | -1.840 | -2.210 | -2.700 | -3.710 | -3.880 | -4.080 |
| 85 - & Below | -0.530 | -0.640 | -0.750 | -0.860 | -1.010 | -1.350 | -1.470 | -1.520 |
| <=20 Yr Term | Credit Scores | | | | | | | |
| Base LTV | FICO 760+ | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| 97 - 95.01% | -1.220 | -1.600 | -1.990 | -2.340 | -2.870 | -3.660 | -3.960 | -4.270 |
| 95 - 90.01% | -0.860 | -1.090 | -1.310 | -1.500 | -1.790 | -2.250 | -2.380 | -2.520 |
| 90 - 85.01% | -0.430 | -0.620 | -0.760 | -0.860 | -0.970 | -1.200 | -1.240 | -1.290 |
| 85 - & Below | -0.170 | -0.210 | -0.250 | -0.280 | -0.360 | -0.440 | -0.470 | -0.550 |
| All Terms | Credit Scores | | | | | | | |
| | FICO 760+ | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| Second Home | -0.250 | -0.250 | -0.490 | -0.600 | -0.700 | -1.230 | -1.230 | -1.230 |
| Investment Property | -1.020 | -1.190 | -1.330 | -1.500 | -1.750 | -2.630 | -2.630 | -2.630 |

State Adjustments

| | |
|--|--------|
| Zone 1: NY | -0.100 |
| Zone 2: MA | -0.050 |
| Zone 3: AZ, CA, CO, 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 | 98.325 | 98.200 | 3.750 | 99.227 | 99.102 | | | |
| 4.125 | 98.737 | 98.612 | 3.875 | 99.747 | 99.622 | | | |
| 4.250 | 99.159 | 99.034 | 4.000 | 99.935 | 99.810 | | | |
| 4.375 | 99.565 | 99.440 | 4.125 | 100.178 | 100.053 | | | |
| 4.500 | 99.887 | 99.762 | 4.250 | 100.508 | 100.383 | | | |
| 4.625 | 100.221 | 100.096 | 4.375 | 100.818 | 100.693 | | | |
| 4.750 | 100.571 | 100.446 | 4.500 | 101.037 | 100.912 | | | |
| 4.875 | 100.904 | 100.779 | 4.625 | | | | | |
| 5.000 | 101.244 | 101.119 | 4.750 | | | | | |
| 5.125 | 101.575 | 101.450 | 4.875 | | | | | |
| 5.250 | 101.906 | 101.781 | 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 | 98.807 | 98.682 | 3.500 | 98.635 | 98.510 | 3.625 | 98.633 | 98.508 |
| 3.625 | 99.103 | 98.978 | 3.625 | 98.999 | 98.874 | 3.750 | 99.196 | 99.071 |
| 3.750 | 99.324 | 99.199 | 3.750 | 99.404 | 99.279 | 3.875 | 99.619 | 99.494 |
| 3.875 | 99.634 | 99.509 | 3.875 | 99.763 | 99.638 | 4.000 | 99.944 | 99.819 |
| 4.000 | 99.952 | 99.827 | 4.000 | 100.160 | 100.035 | 4.125 | 100.372 | 100.247 |
| 4.125 | 100.251 | 100.126 | 4.125 | 100.469 | 100.344 | 4.250 | 100.763 | 100.638 |
| 4.250 | 100.532 | 100.407 | 4.250 | 100.783 | 100.658 | 4.375 | 101.075 | 100.950 |
| 4.375 | 100.795 | 100.670 | 4.375 | 101.072 | 100.947 | 4.500 | 101.309 | 101.184 |
| 4.500 | 101.064 | 100.939 | 4.500 | 101.306 | 101.181 | 4.625 | 101.498 | 101.373 |
| 4.625 | | | 4.625 | | | 4.750 | | |
| 4.750 | | | 4.750 | | | 4.875 | | |
| 4.875 | | | 4.875 | | | 5.000 | | |
| 5.000 | | | 5.000 | | | 5.125 | | |
| 5.125 | | | 5.125 | | | 5.250 | | |
| 5.250 | | | 5.250 | | | 5.375 | | |
| 5.375 | | | 5.375 | | | 5.500 | | |
| 5.500 | | | 5.500 | | | 5.625 | | |
| 5.625 | | | 5.625 | | | 5.750 | | |
| 5.750 | | | 5.750 | | | 5.875 | | |
| 5.875 | | | 5.875 | | | 6.000 | | |

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments
 Max Lender Credit after Adjustments: 101.375

| Loan Level Price Adjustments | | | | | | | | |
|--|--------|------------|------------|------------|------------|------------|------------|------------|
| | <=60 | 60.01 - 65 | 65.01 - 70 | 70.01 - 75 | 75.01 - 80 | 80.01 - 85 | 85.01 - 90 | 90.01 - 95 |
| Purchase Special | 0.375 | 0.375 | 0.375 | 0.375 | 0.250 | 0.000 | 0.000 | |
| >1.5mm-\$2.0mm | 0.000 | 0.000 | 0.000 | 0.000 | -0.500 | -0.500 | -0.500 | |
| >2.0mm-\$2.5mm | 0.000 | 0.000 | 0.000 | -0.250 | -0.500 | -0.500 | -0.500 | |
| 760+ Fico | 0.500 | 0.375 | 0.250 | 0.000 | -0.250 | -0.375 | -0.625 | |
| 740-759 Fico | 0.375 | 0.250 | 0.125 | -0.125 | -0.375 | -0.750 | -0.750 | |
| 720-739 Fico | 0.250 | 0.125 | 0.000 | -0.500 | -1.000 | -1.000 | -1.250 | |
| 700-719 Fico | 0.250 | 0.000 | -0.250 | -0.750 | -1.250 | -1.500 | -1.750 | |
| 680-699 Fico | 0.125 | -0.125 | -0.375 | -0.750 | -1.250 | -2.250 | -2.500 | |
| Second Home | 0.000 | 0.000 | -0.500 | -0.500 | n/a | n/a | n/a | |
| Investment Property | -1.000 | -1.500 | n/a | n/a | n/a | n/a | n/a | |
| Condo | 0.000 | 0.000 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | |
| Cash Out Refi | -0.500 | -0.500 | -0.500 | -1.500 | n/a | n/a | n/a | |
| 2-4 Units | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | n/a | n/a | |
| DTI >40 | 0.000 | 0.000 | 0.000 | -0.125 | -0.250 | -0.375 | -0.500 | |
| LTV > 80% w/No MI (in addition to above adjustments) | | | | | | | | |
| No MI w/760+ Fico | n/a | n/a | n/a | n/a | n/a | -0.375 | -1.000 | |
| No MI w/740-759 Fico | n/a | n/a | n/a | n/a | n/a | -0.375 | -1.125 | |
| No MI w/720-739 Fico | n/a | n/a | n/a | n/a | n/a | -0.375 | n/a | |