



Effective: 5/23/19 11:39 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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Table with columns for Loan Term (1000-99, 1100-99, 1200-99, 1300-99), Rate, and Days (15, 30, 45, 60). Contains interest rate data for various terms.

Table with columns for Loan Term (1400-99, 1008-05, 1308-05), Rate, and Days (15, 30, 45, 60). Contains interest rate data for 10-year and 30-year terms.

LPMI Product Codes table with columns for Term (1011-99 to 1311-99) and Product Code (DU 30 Yr Fixed LPMI, etc.).

Extension and Re-lock Fees table with columns for Term (5 Day to 15 Day) and Fee (0.125, 0.150, 0.250, 0.375).

Price Adjustments

Risk Based Adjustments (Terms > 15 years o) table with columns for LTV ranges (620-639 to >740) and FICO score ranges (<=60 to 95.01 - 97).

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Cash Out (All Terms) table with columns for LTV ranges (620-639 to >=740) and Cash Out values (-0.625 to -0.875).

LPMI Adjustments - All LPMI Products table with columns for Term (>20 Yr Term, <=20 Yr Term), Base LTV, and Credit Scores (FICO 760+, 740-759, etc.).

State Adjustments table with columns for Zone (Zone 1: NY to Zone 7b: TX) and Adjuster values (-0.100 to 0.225).

Wholesale Fee Buyout Option Price Adjustor table with columns for Loan Value ranges (\$60-100k to >\$500-726,525k) and Adjuster values (-1.625 to -0.194).



Lock Desk Hours 8:00 am - 4:30 pm Pacific Time
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 Phone: 877-945-4105 ext 3

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WesLend Fixed High Balance

1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.875	99.606	99.583	99.559	99.536	4.000	99.983	99.959	99.936	99.913	3.250	100.078	100.063	100.048	100.014
4.000	99.983	99.959	99.936	99.913	4.125	100.361	100.337	100.314	100.291	3.375	100.432	100.416	100.401	100.367
4.125	100.361	100.337	100.314	100.291	4.250	101.022	100.998	100.975	100.952	3.500	100.809	100.792	100.777	100.743
4.250	101.022	100.998	100.975	100.952	4.375	101.415	101.391	101.368	101.344	3.625	101.124	101.107	101.091	101.057
4.375	101.415	101.391	101.368	101.344	4.500	101.873	101.850	101.826	101.803	3.750	101.471	101.453	101.437	101.403
4.500	101.873	101.850	101.826	101.803	4.625	102.117	102.094	102.070	102.047	3.875	101.728	101.704	101.681	101.658
4.625	102.117	102.094	102.070	102.047	4.750	102.168	102.145	102.121	102.098	4.000	102.183	102.159	102.136	102.113
4.750	102.168	102.145	102.121	102.098	4.875	102.780	102.756	102.733	102.709	4.125	102.340	102.320	102.304	102.270
4.875	102.780	102.756	102.733	102.709	5.000	103.017	102.993	102.970	102.946	4.250	102.647	102.620	102.597	102.555
5.000	103.017	102.993	102.970	102.946	5.125	103.096	103.072	103.049	103.025	4.375	102.915	102.887	102.864	102.823
5.125	103.096	103.072	103.049	103.025	5.250	103.093	103.069	103.046	103.022	4.500	102.921	102.892	102.869	102.828
5.250	103.093	103.069	103.046	103.022	5.375	103.374	103.351	103.327	103.304	4.625	103.110	103.081	103.057	103.016
5.375	103.374	103.351	103.327	103.304	5.500	103.647	103.624	103.600	103.577	4.750	102.880	102.857	102.834	102.810
5.500	103.647	103.624	103.600	103.577	5.625					4.875	102.927	102.904	102.881	102.857
5.625					5.750					5.000	102.970	102.947	102.924	102.900
5.750					5.875					5.125	102.948	102.924	102.901	102.877
					6.000					5.250				102.870

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	98.737	98.713	98.690	98.667
3.375	99.090	99.067	99.044	99.020
3.500	100.518	100.494	100.471	100.448
3.625	100.827	100.803	100.780	100.757
3.750	101.321	101.297	101.274	101.251
3.875	101.728	101.704	101.681	101.658
4.000	102.183	102.159	102.136	102.113
4.125	102.125	102.101	102.078	102.054
4.250	102.397	102.373	102.350	102.326
4.375	102.815	102.791	102.768	102.744
4.500	102.776	102.753	102.729	102.706
4.625	102.748	102.725	102.702	102.678
4.750	102.880	102.857	102.834	102.810
4.875	102.927	102.904	102.881	102.857
5.000	102.970	102.947	102.924	102.900
5.125	102.948	102.924	102.901	102.877
5.250	102.941	102.917	102.894	102.870

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	-2.250	-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	-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	101.015	100.976	100.956	100.948	3.750	101.510	101.407	101.387	101.347	2.750	97.568	97.538	97.537	97.539
3.875	101.570	101.535	101.514	101.509	3.875	102.224	102.127	102.107	102.071	2.875	98.244	98.214	98.212	98.214
4.000	101.930	101.898	101.877	101.876	4.000	102.756	102.663	102.643	102.605	3.000	98.897	98.867	98.866	98.868
4.125	102.367	102.341	102.320	102.326	4.125	103.261	103.162	103.142	103.106	3.125	99.500	99.470	99.468	99.470
4.250	102.935	102.920	102.882	102.883	4.250	103.523	103.470	103.433	103.396	3.250	100.899	100.871	100.869	100.871
4.375	103.292	103.289	103.250	103.263	4.375	103.908	103.857	103.819	103.783	3.375	101.304	101.277	101.276	101.277
4.500	103.677	103.689	103.651	103.668	4.500	104.285	104.235	104.197	104.163	3.500	101.288	101.274	101.255	101.248
4.625	103.901	103.904	103.866	103.873	4.625	104.556	104.510	104.473	104.443	3.625	101.771	101.759	101.739	101.734
4.750	103.938	103.971	103.915	103.947	4.750	104.836	104.835	104.779	104.778	3.750	102.432	102.423	102.404	102.402
4.875	104.480	104.519	104.463	104.502	4.875	105.160	105.161	105.106	105.107	3.875	102.855	102.851	102.832	102.832
5.000	104.669	104.711	104.655	104.697	5.000	105.404	105.407	105.351	105.354	4.000	103.286	103.286	103.267	103.265
5.125	104.697	104.697	104.623	104.701	5.125	105.493	105.431	105.357	105.373	4.125	103.346	103.336	103.299	103.284
5.250	105.040	105.045	104.971	105.054	5.250	105.790	105.730	105.656	105.674	4.250	103.990	103.980	103.943	103.929
5.375	105.503	105.514	105.440	105.529	5.375	106.093	106.037	105.963	105.985	4.375	104.407	104.399	104.362	104.347
5.500	105.739	105.751	105.677	105.769	5.500	106.326	106.273	106.199	106.224	4.500	103.649	103.606	103.550	103.528
5.625	105.804	105.840	105.747	105.860	5.625	106.002	106.037	105.945	106.058	4.625	104.050	104.009	103.953	103.932
5.750	106.135	106.174	106.081	106.198	5.750	106.300	106.338	106.246	106.362	4.750	104.485	104.447	104.391	104.369
5.875	106.377	106.419	106.327	106.447	5.875	106.681	106.722	106.629	106.748	4.875	104.873	104.834	104.778	104.756
6.000	106.577	106.622	106.530	106.650	6.000	106.864	106.906	106.814	106.934	5.000	104.421	104.397	104.322	104.324
6.125	106.764	106.616	106.505	106.405	6.125	106.842	106.695	106.584	106.485	5.125	104.800	104.775	104.701	104.703
6.250	107.029	106.883	106.772	106.673	6.250					5.250				
6.375	107.283	107.138	107.027	106.931	6.375					5.375				
6.500	107.768	107.749	107.620	107.600	6.500					5.500				
6.625					6.625					5.625				
6.750					6.750					5.750				

LPMI Product Codes	
1020-01	LP 30 Yr Fixed LPMI
1120-01	LP 25 Yr Fixed LPMI
1220-01	LP 20 Yr Fixed LPMI
1320-01	LP 15 Yr Fixed LPMI

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years o

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

Conventional Adjusters

\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001+\$275,000	0.000
\$275,001+\$300,000	0.100
Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV <=75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 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	100.202	100.163	100.143	100.135	2.875	97.838	97.808	97.806	97.808
3.875	100.757	100.722	100.701	100.696	3.000	98.491	98.461	98.460	98.462
4.000	101.117	101.085	101.064	101.063	3.125	99.094	99.064	99.062	99.064
4.125	101.555	101.529	101.508	101.514	3.250	100.493	100.465	100.463	100.465
4.250	102.127	102.112	102.074	102.075	3.375	100.898	100.871	100.870	100.871
4.375	102.485	102.482	102.443	102.456	3.500	100.724	100.710	100.691	100.684
4.500	102.870	102.882	102.844	102.861	3.625	101.207	101.195	101.175	101.170
4.625	103.093	103.096	103.058	103.065	3.750	101.873	101.864	101.845	101.843
4.750	102.855	102.888	102.832	102.864	3.875	102.296	102.292	102.273	102.273
4.875	103.397	103.436	103.380	103.419	4.000	102.727	102.727	102.708	102.706
5.000	103.586	103.628	103.572	103.614	4.125	102.323	102.313	102.276	102.261
5.125	103.048	103.048	102.974	103.052	4.250	102.967	102.957	102.920	102.906
5.250	103.390	103.395	103.321	103.404	4.375	103.385	103.377	103.340	103.325
5.375	103.853	103.864	103.790	103.879	4.500	101.884	101.841	101.785	101.763
5.500	104.090	104.102	104.028	104.120	4.625	102.284	102.243	102.187	102.166
5.625	103.452	103.488	103.395	103.508	4.750	102.719	102.681	102.625	102.603
5.750	103.784	103.823	103.730	103.847	4.875	103.108	103.069	103.013	102.991
5.875	104.026	104.068	103.976	104.096	5.000	102.515	102.491	102.416	102.418
6.000	104.226	104.271	104.179	104.299	5.125	102.894	102.869	102.795	102.797
6.125	103.249	103.101	102.990	102.890	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	100.646	100.614	100.583	100.552	3.375	100.646	100.614	100.583	100.552	3.500	101.123	101.099	101.076	101.053																				
3.500	101.498	101.467	101.436	101.405	3.500	101.498	101.467	101.436	101.405	3.625	101.461	101.437	101.414	101.391																				
3.625	102.022	101.991	101.960	101.929	3.625	102.022	101.991	101.960	101.929	3.750	102.007	101.983	101.960	101.937																				
3.750	102.272	102.241	102.209	102.178	3.750	102.272	102.241	102.209	102.178	3.875	102.175	102.151	102.128	102.105																				
3.875	102.554	102.523	102.491	102.460	3.875	102.554	102.523	102.491	102.460	4.000	102.545	102.521	102.498	102.475																				
4.000	103.097	103.066	103.034	103.003	4.000	103.097	103.066	103.034	103.003	4.125	102.815	102.791	102.768	102.744																				
4.125	103.556	103.525	103.493	103.462	4.125	103.556	103.525	103.493	103.462	4.250	102.605	102.581	102.558	102.534																				
4.250	103.759	103.728	103.696	103.665	4.250	103.759	103.728	103.696	103.665	4.375	102.916	102.893	102.869	102.846																				
4.375	103.629	103.597	103.566	103.535	4.375	103.629	103.597	103.566	103.535	4.500	103.264	103.241	103.217	103.194																				
4.500	104.105	104.073	104.042	104.011	4.500	104.105	104.073	104.042	104.011	4.625	103.543	103.520	103.497	103.473																				
4.625	104.509	104.477	104.446	104.415	4.625	104.509	104.477	104.446	104.415	4.750	103.245	103.222	103.199	103.175																				
4.750	104.165	104.134	104.103	104.071	4.750	104.149	104.118	104.087	104.056	4.875	103.591	103.568	103.545	103.521																				
4.875	104.430	104.398	104.367	104.336	4.875	104.430	104.398	104.367	104.336	5.000	103.926	103.903	103.880	103.856																				
5.000	104.880	104.848	104.817	104.786	5.000	104.880	104.848	104.817	104.786	5.125																								
5.125	105.180	105.148	105.117	105.086	5.125	105.164	105.133	105.102	105.070	5.250																								
5.250	104.738	104.707	104.676	104.645	5.250	104.723	104.692	104.660	104.629	5.375																								
5.375					5.375					5.500																								
5.500					5.500					5.625																								
5.625					5.625					5.750																								
5.750					5.750					5.875																								

7000-99					USDA 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.375	100.646	100.614	100.583	100.552					
3.500	101.498	101.467	101.436	101.405					
3.625	102.022	101.991	101.960	101.929					
3.750	102.272	102.241	102.209	102.178					
3.875	102.554	102.523	102.491	102.460					
4.000	103.097	103.066	103.034	103.003					
4.125	103.556	103.525	103.493	103.462					
4.250	103.759	103.728	103.696	103.665					
4.375	103.629	103.597	103.566	103.535					
4.500	104.105	104.073	104.042	104.011					
4.625	104.509	104.477	104.446	104.415					
4.750	104.165	104.134	104.103	104.071					
4.875	104.430	104.398	104.367	104.336					
5.000	104.880	104.848	104.817	104.786					
5.125	105.180	105.148	105.117	105.086					
5.250	104.738	104.707	104.676	104.645					
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



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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	99.839	99.808	99.777	99.746	3.375	100.140	100.126	100.111	100.098
3.625	100.384	100.353	100.322	100.291	3.500	100.578	100.564	100.549	100.536
3.750	100.907	100.876	100.844	100.813	3.625	101.006	100.993	100.977	100.964
3.875	100.941	100.910	100.879	100.848	3.750	101.440	101.426	101.410	101.398
4.000	101.471	101.440	101.409	101.378	3.875	101.613	101.593	101.569	101.543
4.125	101.976	101.945	101.914	101.883	4.000	102.034	102.014	101.990	101.964
4.250	102.456	102.425	102.394	102.363	4.125	102.459	102.438	102.414	102.389
4.375	101.969	101.937	101.906	101.875	4.250	102.876	102.855	102.831	102.806
4.500	102.309	102.277	102.246	102.215	4.375	101.484	101.470	101.455	101.442
4.625	102.684	102.652	102.621	102.590	4.500	101.914	101.901	101.885	101.873
4.750	103.019	102.987	102.956	102.925	4.625	102.259	102.245	102.230	102.217
4.875	102.506	102.474	102.443	102.412	4.750	102.586	102.573	102.557	102.544
5.000	102.955	102.923	102.892	102.861	4.875				
5.125	103.355	103.323	103.292	103.261	5.000				
5.250	103.587	103.556	103.525	103.494	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	97.979	97.916	97.854	3.000	97.979	97.916	97.854
3.125	98.369	98.306	98.244	3.125	98.369	98.306	98.244
3.250	98.750	98.687	98.625	3.250	98.750	98.687	98.625
3.375	100.169	100.106	100.044	3.375	100.169	100.106	100.044
3.500	100.556	100.493	100.431	3.500	100.556	100.493	100.431
3.625	100.943	100.880	100.818	3.625	100.943	100.880	100.818
3.750	101.330	101.267	101.205	3.750	101.330	101.267	101.205
3.875	101.366	101.303	101.241	3.875	101.366	101.303	101.241
4.000	101.764	101.701	101.639	4.000	101.764	101.701	101.639
4.125	102.153	102.090	102.028	4.125	102.153	102.090	102.028
4.250	102.542	102.479	102.417	4.250	102.542	102.479	102.417
4.375	102.457	102.394	102.332	4.375	102.457	102.394	102.332
4.500	102.845	102.782	102.720	4.500	102.845	102.782	102.720
4.625	103.234	103.171	103.109	4.625	103.234	103.171	103.109
4.750	103.634	103.571	103.509	4.750	103.634	103.571	103.509
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 Home Ready 30 Yr Fixed					1221-00 Home Ready 20 Yr Fixed						
1024-00	Rate	15 Day	30 Day	45 Day	60 Day	1224-00	Rate	15 Day	30 Day	45 Day	60 Day
	3.625	98.907	98.883	98.860	98.837		3.875	100.667	100.643	100.620	100.597
	3.750	99.569	99.545	99.522	99.498		4.000	101.128	101.105	101.081	101.058
	3.875	100.160	100.136	100.113	100.089		4.125	101.609	101.586	101.562	101.539
	4.000	100.865	100.842	100.818	100.795		4.250	102.121	102.098	102.074	102.051
	4.125	100.958	100.934	100.911	100.887		4.375	102.527	102.504	102.480	102.457
	4.250	101.517	101.493	101.470	101.447		4.500	102.928	102.904	102.881	102.857
	4.375	101.937	101.913	101.890	101.866		4.625	103.152	103.129	103.105	103.082
	4.500	102.376	102.353	102.330	102.306		4.750	103.644	103.621	103.597	103.574
	4.625	102.518	102.495	102.471	102.448		4.875	104.046	104.023	103.999	103.976
	4.750	103.066	103.043	103.019	102.996		5.000	104.239	104.215	104.192	104.168
	4.875	103.520	103.496	103.473	103.449		5.125	104.394	104.371	104.347	104.324
	5.000	103.743	103.720	103.696	103.673		5.250	104.648	104.625	104.602	104.578
	5.125	103.979	103.955	103.932	103.908		5.375	104.855	104.832	104.808	104.785
	5.250	104.356	104.333	104.309	104.286		5.500	105.042	105.018	104.995	104.972
	5.375	104.561	104.537	104.514	104.490		5.625				
	5.500	103.583	103.560	103.536	103.513		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	99.651	99.609	99.589	99.579
		3.750	100.515	100.476	100.456	100.448
		3.875	101.070	101.035	101.014	101.009
		4.000	101.430	101.398	101.377	101.376
		4.125	101.867	101.841	101.820	101.826
		4.250	102.435	102.420	102.382	102.383
		4.375	102.792	102.789	102.750	102.763
		4.500	103.177	103.189	103.151	103.168
		4.625	103.401	103.404	103.366	103.373
		4.750	103.438	103.471	103.415	103.447
		4.875	103.980	104.019	103.963	104.002
		5.000	104.169	104.211	104.155	104.197
		5.125	104.197	104.197	104.123	104.201
		5.250	104.540	104.545	104.471	104.554
		5.375	105.003	105.014	104.940	105.029
		5.500	105.239	105.251	105.177	105.269
		5.625	105.304	105.340	105.247	105.360
		5.750	105.635	105.674	105.581	105.698
		5.875	105.877	105.919	105.827	105.947
		6.000	106.077	106.122	106.030	106.150

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				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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
2.750	98.284	98.280	98.246	2.750	97.763	97.759	97.713	3.000				3.000				3.000							
2.875	98.633	98.624	98.591	2.875	98.193	98.184	98.140	3.125	98.818	98.791	98.738	3.125	99.280	99.248	99.198	3.250	99.740	99.703	99.655				
3.000	98.983	98.969	98.937	3.000	98.623	98.609	98.567	3.250	99.052	99.032	98.992	3.250	99.740	99.703	99.655	3.375	100.199	100.157	100.112				
3.125	99.334	99.314	99.283	3.125	99.052	99.032	98.992	3.375	99.465	99.441	99.403	3.375	100.647	100.592	100.537	3.500	101.145	101.090	101.034				
3.250	99.803	99.749	99.693	3.250	99.465	99.441	99.403	3.500	99.871	99.841	99.805	3.500	101.590	101.535	101.480	3.625	102.002	101.948	101.892				
3.375	100.192	100.137	100.081	3.375	99.871	99.841	99.805	3.625	100.276	100.241	100.206	3.625	102.308	102.253	102.197	3.750	102.586	102.531	102.475				
3.500	100.630	100.575	100.520	3.500	100.276	100.241	100.206	3.750	100.681	100.641	100.608	3.750	102.586	102.531	102.475	3.875	102.801	102.717	102.674				
3.625	101.080	101.026	100.970	3.625	100.681	100.641	100.608	3.875	101.067	101.012	100.964	3.875	102.801	102.717	102.674	4.000							
3.750	101.429	101.374	101.319	3.750	101.067	101.012	100.964	4.000	101.502	101.448	101.392	4.000				4.125							
3.875	101.732	101.677	101.622	3.875	101.502	101.448	101.392	4.125	101.869	101.814	101.758	4.125				4.250							
4.000	101.997	101.942	101.886	4.000	101.869	101.814	101.758	4.250	102.217	102.162	102.107	4.250				4.375							
4.125	102.251	102.196	102.141	4.125	102.217	102.162	102.107	4.375	102.421	102.366	102.310	4.375				4.500							
4.250	102.505	102.450	102.395	4.250	102.421	102.366	102.310	4.500	102.588	102.533	102.477	4.500				4.625							
4.375				4.375	102.588	102.533	102.477	4.625				4.625											
4.500				4.500																			
				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

	\$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	98.485	98.482	98.448	2.750	97.849	97.845	97.799	3.000			
2.875	98.829	98.821	98.787	2.875	98.275	98.267	98.222	3.125			
3.000	99.172	99.158	99.125	3.000	98.700	98.686	98.644	3.250	98.989	98.962	98.909
3.125	99.516	99.497	99.465	3.125	99.123	99.104	99.064	3.375	99.445	99.413	99.363
3.250	99.827	99.803	99.771	3.250	99.531	99.506	99.468	3.500	99.897	99.859	99.812
3.375	100.132	100.103	100.071	3.375	99.933	99.903	99.867	3.625	100.346	100.304	100.259
3.500	100.439	100.404	100.372	3.500	100.332	100.297	100.262	3.750	100.742	100.694	100.651
3.625	100.749	100.709	100.677	3.625	100.733	100.693	100.660	3.875	101.130	101.077	101.035
3.750	101.041	100.996	100.964	3.750	101.089	101.044	101.012	4.000	101.523	101.465	101.425
3.875	101.332	101.282	101.249	3.875	101.441	101.391	101.359	4.125	101.922	101.858	101.820
4.000	101.624	101.569	101.535	4.000	101.798	101.742	101.712	4.250	102.180	102.111	102.072
4.125	101.919	101.858	101.825	4.125	102.159	102.098	102.069	4.375	102.420	102.346	102.305
4.250	102.164	102.098	102.063	4.250	102.448	102.382	102.352	4.500	102.662	102.583	102.541
4.375	102.402	102.331	102.294	4.375	102.727	102.656	102.625	4.625	102.906	102.822	102.779
4.500	102.640	102.563	102.525	4.500	103.007	102.931	102.899	4.750	103.028	102.939	102.892
4.625	102.878	102.796	102.757	4.625	103.288	103.207	103.174	4.875	103.135	103.041	102.991
4.750	103.100	103.013	102.972	4.750	103.500	103.447	103.413	5.000	103.243	103.143	103.090
4.875	103.321	103.229	103.185	4.875	103.500	103.500	103.500	5.125	103.351	103.245	103.189
5.000	103.500	103.443	103.398	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	98.448	98.323	3.750	99.632	99.507			
4.125	98.853	98.728	3.875	100.140	100.015			
4.250	99.266	99.141	4.000	100.311	100.186			
4.375	99.664	99.539	4.125	100.540	100.415			
4.500	99.980	99.855	4.250	100.855	100.730			
4.625	100.305	100.180	4.375	101.153	101.028			
4.750	100.644	100.519	4.500	101.359	101.234			
4.875	100.967	100.842	4.625					
5.000	101.299	101.174	4.750					
5.125	101.623	101.498	4.875					
5.250	101.948	101.823	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	98.889	98.764	3.500	98.859	98.734	3.625	98.982	98.857
3.625	99.183	99.058	3.625	99.220	99.095	3.750	99.536	99.411
3.750	99.403	99.278	3.750	99.620	99.495	3.875	99.952	99.827
3.875	99.712	99.587	3.875	99.978	99.853	4.000	100.268	100.143
4.000	100.028	99.903	4.000	100.371	100.246	4.125	100.687	100.562
4.125	100.326	100.201	4.125	100.676	100.551	4.250	101.071	100.946
4.250	100.606	100.481	4.250	100.987	100.862	4.375	101.373	101.248
4.375	100.868	100.743	4.375	101.272	101.147	4.500	101.598	101.473
4.500	101.135	101.010	4.500	101.502	101.377	4.625	101.778	101.653
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