



Effective: 6/4/19 11:17 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](http://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](mailto:Lockdesk@weslend.com)
- Expired locks are subject to worst case pricing within 30 days of lock expiration. Relock fee on expired locks are .125% (Fees may vary for Non Agency Programs/All Arm programs)



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

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| WesLend Conforming DU and LP |         |         |         |         |                          |         |         |         |         |                          |         |         |         |         |
|------------------------------|---------|---------|---------|---------|--------------------------|---------|---------|---------|---------|--------------------------|---------|---------|---------|---------|
| 1000-99<br>1001-99           |         |         |         |         | 1200-99<br>1201-99       |         |         |         |         | 1300-99<br>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                        | 99.891  | 99.875  | 99.859  | 99.844  | 3.875                    | 102.377 | 102.362 | 102.346 | 102.331 | 3.000                    | 99.393  | 99.377  | 99.362  | 99.346  |
| 3.750                        | 101.521 | 101.506 | 101.490 | 101.474 | 4.000                    | 102.862 | 102.846 | 102.830 | 102.815 | 3.125                    | 99.881  | 99.865  | 99.849  | 99.834  |
| 3.875                        | 102.044 | 102.029 | 102.013 | 101.998 | 4.125                    | 103.304 | 103.288 | 103.272 | 103.257 | 3.250                    | 100.100 | 100.084 | 100.069 | 100.053 |
| 4.000                        | 102.734 | 102.718 | 102.702 | 102.687 | 4.250                    | 103.497 | 103.481 | 103.465 | 103.450 | 3.375                    | 100.405 | 100.389 | 100.374 | 100.358 |
| 4.125                        | 102.837 | 102.821 | 102.805 | 102.790 | 4.375                    | 103.912 | 103.896 | 103.881 | 103.865 | 3.500                    | 101.589 | 101.574 | 101.558 | 101.543 |
| 4.250                        | 103.073 | 103.057 | 103.041 | 103.026 | 4.500                    | 104.337 | 104.322 | 104.306 | 104.290 | 3.625                    | 102.286 | 102.270 | 102.254 | 102.239 |
| 4.375                        | 103.521 | 103.505 | 103.490 | 103.474 | 4.625                    | 104.513 | 104.498 | 104.482 | 104.466 | 3.750                    | 102.476 | 102.460 | 102.444 | 102.429 |
| 4.500                        | 103.958 | 103.943 | 103.927 | 103.911 | 4.750                    | 104.774 | 104.759 | 104.743 | 104.727 | 3.875                    | 102.806 | 102.791 | 102.775 | 102.759 |
| 4.625                        | 104.091 | 104.076 | 104.060 | 104.044 | 4.875                    | 105.181 | 105.166 | 105.150 | 105.134 | 4.000                    | 103.283 | 103.268 | 103.252 | 103.236 |
| 4.750                        | 104.086 | 104.071 | 104.055 | 104.039 | 5.000                    | 105.412 | 105.396 | 105.381 | 105.365 | 4.125                    | 103.772 | 103.756 | 103.741 | 103.725 |
| 4.875                        | 104.647 | 104.632 | 104.616 | 104.600 | 5.125                    | 105.549 | 105.533 | 105.518 | 105.502 | 4.250                    | 103.897 | 103.881 | 103.865 | 103.850 |
| 5.000                        | 104.879 | 104.863 | 104.848 | 104.832 | 5.250                    | 105.728 | 105.712 | 105.697 | 105.681 | 4.375                    | 104.308 | 104.292 | 104.276 | 104.261 |
| 5.125                        | 104.912 | 104.896 | 104.881 | 104.865 | 5.375                    | 105.983 | 105.968 | 105.952 | 105.937 | 4.500                    | 104.273 | 104.257 | 104.242 | 104.226 |
| 5.250                        | 105.238 | 105.222 | 105.207 | 105.191 | 5.500                    | 106.258 | 106.243 | 106.227 | 106.211 | 4.625                    | 104.265 | 104.249 | 104.234 | 104.218 |
| 5.375                        | 105.637 | 105.622 | 105.606 | 105.591 | 5.625                    |         |         |         |         | 4.750                    | 104.365 | 104.349 | 104.334 | 104.318 |
| 5.500                        | 105.891 | 105.876 | 105.860 | 105.844 | 5.750                    |         |         |         |         | 4.875                    | 104.720 | 104.704 | 104.689 | 104.673 |
| 5.625                        |         |         |         |         | 5.875                    |         |         |         |         | 5.000                    | 104.665 | 104.649 | 104.634 | 104.618 |
| 5.750                        |         |         |         |         | 6.000                    |         |         |         |         | 5.125                    | 104.717 | 104.702 | 104.686 | 104.671 |
| 5.875                        |         |         |         |         | 6.125                    |         |         |         |         | 5.250                    | 104.674 | 104.659 | 104.643 | 104.627 |
| 6.000                        |         |         |         |         | 6.250                    |         |         |         |         | 5.375                    |         |         |         |         |

| 1400-99<br>1401-99       |         |         |         |         | 1008-05<br>1007-05                     |         |         |         |         | 1308-05<br>1307-05                    |         |         |         |         |
|--------------------------|---------|---------|---------|---------|--|---------|---------|---------|---------|---------------------------------------|---------|---------|---------|---------|
| Conventional 10 Yr Fixed |         |         |         |         | Conventional 30 Yr Fixed COOP and CEMA |         |         |         |         | Conventional 15 Yr Fixed COOP and CEM |         |         |         |         |
| Rate                     | 15 Day  | 30 Day  | 45 Day  | 60 Day  | Rate                                   | 15 Day  | 30 Day  | 45 Day  | 60 Day  | Rate                                  | 15 Day  | 30 Day  | 45 Day  | 60 Day  |
| 3.250                    | 101.058 | 101.043 | 101.018 | 100.989 | 3.625                                  | 100.661 | 100.396 | 100.328 | 100.309 | 3.250                                 | 100.853 | 100.818 | 100.772 | 100.736 |
| 3.375                    | 101.364 | 101.349 | 101.324 | 101.295 | 3.750                                  | 101.278 | 101.019 | 100.945 | 100.932 | 3.375                                 | 101.230 | 101.191 | 101.149 | 101.109 |
| 3.500                    | 101.595 | 101.579 | 101.554 | 101.525 | 3.875                                  | 101.845 | 101.591 | 101.512 | 101.505 | 3.500                                 | 101.466 | 101.424 | 101.385 | 101.341 |
| 3.625                    | 102.361 | 102.345 | 102.320 | 102.291 | 4.000                                  | 102.453 | 102.204 | 102.121 | 102.119 | 3.625                                 | 101.713 | 101.662 | 101.666 | 101.613 |
| 3.750                    | 102.251 | 102.235 | 102.211 | 102.181 | 4.125                                  | 102.782 | 102.539 | 102.450 | 102.453 | 3.750                                 | 102.171 | 102.116 | 102.124 | 102.067 |
| 3.875                    | 102.637 | 102.590 | 102.560 | 102.524 | 4.250                                  | 102.683 | 102.443 | 102.349 | 102.323 | 3.875                                 | 102.524 | 102.465 | 102.478 | 102.417 |
| 4.000                    | 103.023 | 103.008 | 102.992 | 102.976 | 4.375                                  | 103.150 | 102.915 | 102.816 | 102.796 | 4.000                                 | 102.768 | 102.705 | 102.721 | 102.656 |
| 4.125                    | 103.646 | 103.631 | 103.606 | 103.577 | 4.500                                  | 103.604 | 103.375 | 103.270 | 103.255 | 4.125                                 | 102.959 | 102.887 | 102.883 | 102.810 |
| 4.250                    | 103.692 | 103.645 | 103.615 | 103.590 | 4.625                                  | 103.934 | 103.711 | 103.601 | 103.591 | 4.250                                 | 103.409 | 103.333 | 103.333 | 103.256 |
| 4.375                    | 104.083 | 104.036 | 104.016 | 104.001 | 4.750                                  | 103.739 | 103.549 | 103.434 | 103.393 | 4.375                                 | 103.843 | 103.763 | 103.768 | 103.686 |
| 4.500                    | 104.264 | 104.248 | 104.233 | 104.217 | 4.875                                  | 104.185 | 104.000 | 103.880 | 103.845 | 4.500                                 | 104.073 | 103.990 | 103.999 | 103.913 |
| 4.625                    | 104.334 | 104.287 | 104.258 | 104.234 | 5.000                                  | 104.541 | 104.361 | 104.236 | 104.207 | 4.625                                 | 103.575 | 103.482 | 103.533 | 103.439 |
| 4.750                    | 104.275 | 104.259 | 104.244 | 104.228 | 5.125                                  | 104.874 | 104.700 | 104.570 | 104.546 | 4.750                                 | 103.974 | 103.877 | 103.932 | 103.834 |
| 4.875                    | 104.460 | 104.444 | 104.429 | 104.413 | 5.250                                  | 104.814 | 104.742 | 104.607 | 104.552 | 4.875                                 | 104.241 | 104.140 | 104.200 | 104.097 |
| 5.000                    | 104.446 | 104.430 | 104.415 | 104.399 | 5.375                                  | 105.200 | 105.134 | 104.993 | 104.943 | 5.000                                 | 104.429 | 104.325 | 104.389 | 104.282 |
| 5.125                    | 104.524 | 104.461 | 104.437 | 104.411 | 5.500                                  | 105.499 | 105.439 | 105.293 | 105.249 | 5.125                                 | 102.443 | 102.329 | 102.404 | 102.289 |
| 5.250                    |         |         |         |         | 5.625                                  | 105.723 | 105.668 | 105.517 | 105.479 | 5.250                                 | 102.794 | 102.676 | 102.755 | 102.636 |
| 5.375                    |         |         |         |         | 5.750                                  | 105.674 | 105.722 | 105.565 | 105.496 | 5.375                                 | 103.026 | 102.905 | 102.988 | 102.864 |
| 5.500                    |         |         |         |         | 5.875                                  | 105.994 | 106.000 | 105.886 | 105.822 | 5.500                                 | 103.194 | 103.069 | 103.156 | 103.029 |
| 5.625                    |         |         |         |         | 6.000                                  | 106.000 | 106.000 | 106.000 | 106.000 | 5.625                                 | 102.746 | 102.612 | 102.710 | 102.574 |

| 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                        |           |         |         |         |         |         |         |         |
| 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   | 0.100  |
| Zone 7a: TX (w/o Impounds)   | 0.125  |
| Zone 7b: TX (with Impounds)  | 0.225  |



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: 6/4/19 11:17 AM

WesLend Fixed High Balance

| 1033-99<br>1133-99             |         |         |         |         | 1233-99<br>1253-99          |         |         |         |         | 1333-99<br>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                          | 100.515 | 100.500 | 100.484 | 100.469 | 4.000                       | 101.113 | 101.097 | 101.081 | 101.066 | 3.250                       | 100.709 | 100.693 | 100.668 | 100.639 |
| 4.000                          | 101.113 | 101.097 | 101.081 | 101.066 | 4.125                       | 101.216 | 101.200 | 101.184 | 101.169 | 3.375                       | 101.043 | 101.027 | 101.003 | 100.973 |
| 4.125                          | 101.216 | 101.200 | 101.184 | 101.169 | 4.250                       | 101.477 | 101.461 | 101.445 | 101.430 | 3.500                       | 101.361 | 101.345 | 101.320 | 101.291 |
| 4.250                          | 101.477 | 101.461 | 101.445 | 101.430 | 4.375                       | 101.898 | 101.882 | 101.867 | 101.851 | 3.625                       | 101.647 | 101.631 | 101.606 | 101.577 |
| 4.375                          | 101.898 | 101.882 | 101.867 | 101.851 | 4.500                       | 102.334 | 102.319 | 102.303 | 102.287 | 3.750                       | 101.963 | 101.947 | 101.923 | 101.893 |
| 4.500                          | 102.334 | 102.319 | 102.303 | 102.287 | 4.625                       | 102.468 | 102.453 | 102.437 | 102.421 | 3.875                       | 102.111 | 102.096 | 102.080 | 102.064 |
| 4.625                          | 102.468 | 102.453 | 102.437 | 102.421 | 4.750                       | 102.455 | 102.440 | 102.424 | 102.408 | 4.000                       | 102.588 | 102.573 | 102.557 | 102.541 |
| 4.750                          | 102.455 | 102.440 | 102.424 | 102.408 | 4.875                       | 102.960 | 102.945 | 102.929 | 102.913 | 4.125                       | 102.785 | 102.770 | 102.745 | 102.716 |
| 4.875                          | 102.960 | 102.945 | 102.929 | 102.913 | 5.000                       | 103.192 | 103.176 | 103.161 | 103.145 | 4.250                       | 102.944 | 102.897 | 102.867 | 102.831 |
| 5.000                          | 103.192 | 103.176 | 103.161 | 103.145 | 5.125                       | 103.319 | 103.303 | 103.288 | 103.272 | 4.375                       | 103.220 | 103.173 | 103.143 | 103.107 |
| 5.125                          | 103.319 | 103.303 | 103.288 | 103.272 | 5.250                       | 103.302 | 103.286 | 103.271 | 103.255 | 4.500                       | 103.226 | 103.180 | 103.150 | 103.113 |
| 5.250                          | 103.302 | 103.286 | 103.271 | 103.255 | 5.375                       | 103.417 | 103.402 | 103.386 | 103.371 | 4.625                       | 103.396 | 103.349 | 103.319 | 103.282 |
| 5.375                          | 103.417 | 103.402 | 103.386 | 103.371 | 5.500                       | 103.705 | 103.690 | 103.674 | 103.658 | 4.750                       | 103.130 | 103.114 | 103.099 | 103.083 |
| 5.500                          | 103.705 | 103.690 | 103.674 | 103.658 | 5.625                       |         |         |         |         | 4.875                       | 103.124 | 103.108 | 103.093 | 103.077 |
| 5.625                          |         |         |         |         | 5.750                       |         |         |         |         | 5.000                       | 103.070 | 103.054 | 103.039 | 103.023 |
| 5.750                          |         |         |         |         | 5.875                       |         |         |         |         | 5.125                       | 103.109 | 103.046 | 103.022 | 102.992 |
|                                |         |         |         |         | 6.000                       |         |         |         |         | 5.250                       |         |         |         | 102.910 |

| 1433-99<br>1453-99          |         |         |         |         |
|-----------------------------|---------|---------|---------|---------|
| Conventional 10 Yr Fixed HB |         |         |         |         |
| Rate                        | 15 Day  | 30 Day  | 45 Day  | 60 Day  |
| 3.250                       | 98.759  | 98.743  | 98.728  | 98.712  |
| 3.375                       | 99.089  | 99.074  | 99.058  | 99.042  |
| 3.500                       | 100.942 | 100.927 | 100.911 | 100.896 |
| 3.625                       | 101.255 | 101.239 | 101.223 | 101.208 |
| 3.750                       | 101.736 | 101.720 | 101.704 | 101.689 |
| 3.875                       | 102.111 | 102.096 | 102.080 | 102.064 |
| 4.000                       | 102.588 | 102.573 | 102.557 | 102.541 |
| 4.125                       | 102.614 | 102.598 | 102.582 | 102.567 |
| 4.250                       | 102.692 | 102.676 | 102.660 | 102.645 |
| 4.375                       | 103.100 | 103.084 | 103.068 | 103.053 |
| 4.500                       | 103.065 | 103.049 | 103.034 | 103.018 |
| 4.625                       | 103.136 | 103.120 | 103.105 | 103.089 |
| 4.750                       | 103.130 | 103.114 | 103.099 | 103.083 |
| 4.875                       | 103.124 | 103.108 | 103.093 | 103.077 |
| 5.000                       | 103.070 | 103.054 | 103.039 | 103.023 |
| 5.125                       | 103.030 | 103.015 | 102.999 | 102.984 |
| 5.250                       | 102.957 | 102.942 | 102.926 | 102.910 |

| 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  | -2.550  | -2.380  | -2.520  |
| 90 - 85.01%                          | -0.430    | -0.620        | -0.760  | -0.860  | -0.970  | -1.200  | -1.240  | -1.290  |
| 85 - & Below                         | -0.170    | -0.210        | -0.250  | -0.280  | -0.360  | -0.440  | -0.470  | -0.550  |
| All Terms                            |           | Credit Scores |         |         |         |         |         |         |
|                                      | FICO 760+ | 740-759       | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| Second Home                          | -0.250    | -0.250        | -0.490  | -0.600  | -0.700  | -1.230  | -1.230  | -1.230  |
| Investment Property                  | -1.020    | -1.190        | -1.330  | -1.500  | -1.750  | -2.630  | -2.630  | -2.630  |

| State Adjustments  |        |
|--|--------|
| Zone 1: NY   | -0.100 |
| Zone 2: MA   | -0.050 |
| Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA                             | 0.000  |
| Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA | 0.050  |
| Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA                                 | 0.100  |
| Zone 6: FL   | 0.100  |
| Zone 7a: TX (w/o Impounds)   | 0.125  |
| Zone 7b: TX (with Impounds)  | 0.225  |

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



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

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WesLend Fixed Agency - LP Only

| 1001-01<br>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                                   | 101.939 | 101.917 | 101.893 | 101.869 | 3.750                     | 102.296 | 102.274 | 102.219 | 102.196 | 2.750                     | 98.347  | 98.347  | 98.300  | 98.300  |
| 3.875                                   | 102.454 | 102.432 | 102.414 | 102.390 | 3.875                     | 102.947 | 102.925 | 102.876 | 102.853 | 2.875                     | 99.007  | 99.007  | 98.960  | 98.960  |
| 4.000                                   | 103.131 | 103.109 | 103.100 | 103.076 | 4.000                     | 103.420 | 103.398 | 103.347 | 103.324 | 3.000                     | 99.640  | 99.639  | 99.593  | 99.593  |
| 4.125                                   | 103.233 | 103.211 | 103.208 | 103.184 | 4.125                     | 103.854 | 103.832 | 103.784 | 103.761 | 3.125                     | 100.219 | 100.218 | 100.172 | 100.172 |
| 4.250                                   | 103.531 | 103.488 | 103.492 | 103.446 | 4.250                     | 104.101 | 104.059 | 104.022 | 103.977 | 3.250                     | 101.571 | 101.570 | 101.526 | 101.525 |
| 4.375                                   | 103.892 | 103.849 | 103.868 | 103.823 | 4.375                     | 104.410 | 104.368 | 104.334 | 104.289 | 3.375                     | 101.954 | 101.954 | 101.911 | 101.910 |
| 4.500                                   | 104.284 | 104.242 | 104.266 | 104.220 | 4.500                     | 104.795 | 104.753 | 104.725 | 104.680 | 3.500                     | 101.906 | 101.884 | 101.861 | 101.838 |
| 4.625                                   | 104.375 | 104.332 | 104.345 | 104.300 | 4.625                     | 104.934 | 104.892 | 104.862 | 104.817 | 3.625                     | 102.346 | 102.325 | 102.303 | 102.281 |
| 4.750                                   | 104.367 | 104.303 | 104.321 | 104.253 | 4.750                     | 105.174 | 105.111 | 105.095 | 105.028 | 3.750                     | 102.984 | 102.963 | 102.947 | 102.924 |
| 4.875                                   | 104.847 | 104.784 | 104.807 | 104.739 | 4.875                     | 105.471 | 105.408 | 105.395 | 105.328 | 3.875                     | 103.359 | 103.338 | 103.324 | 103.302 |
| 5.000                                   | 105.042 | 104.978 | 105.008 | 104.940 | 5.000                     | 105.698 | 105.635 | 105.625 | 105.558 | 4.000                     | 103.776 | 103.754 | 103.736 | 103.713 |
| 5.125                                   | 105.032 | 104.947 | 104.962 | 104.872 | 5.125                     | 105.697 | 105.613 | 105.567 | 105.477 | 4.125                     | 103.703 | 103.661 | 103.679 | 103.634 |
| 5.250                                   | 105.371 | 105.287 | 105.306 | 105.217 | 5.250                     | 105.997 | 105.913 | 105.869 | 105.780 | 4.250                     | 104.336 | 104.294 | 104.313 | 104.268 |
| 5.375                                   | 105.757 | 105.672 | 105.700 | 105.610 | 5.375                     | 106.252 | 106.168 | 106.129 | 106.040 | 4.375                     | 104.734 | 104.691 | 104.711 | 104.667 |
| 5.500                                   | 105.985 | 105.901 | 105.930 | 105.840 | 5.500                     | 106.499 | 106.415 | 106.377 | 106.288 | 4.500                     | 104.061 | 103.997 | 103.896 | 103.829 |
| 5.625                                   | 106.004 | 105.898 | 105.995 | 105.883 | 5.625                     | 106.121 | 106.016 | 106.113 | 106.001 | 4.625                     | 104.442 | 104.379 | 104.279 | 104.211 |
| 5.750                                   | 106.278 | 106.172 | 106.274 | 106.162 | 5.750                     | 106.413 | 106.308 | 106.408 | 106.296 | 4.750                     | 104.860 | 104.797 | 104.696 | 104.629 |
| 5.875                                   | 106.527 | 106.421 | 106.527 | 106.415 | 5.875                     | 106.787 | 106.682 | 106.787 | 106.675 | 4.875                     | 105.221 | 105.158 | 105.058 | 104.990 |
| 6.000                                   | 106.737 | 106.632 | 106.739 | 106.627 | 6.000                     | 106.972 | 106.867 | 106.971 | 106.859 | 5.000                     | 104.719 | 104.634 | 104.636 | 104.546 |
| 6.125                                   | 106.719 | 106.593 | 106.491 | 106.357 | 6.125                     | 106.814 | 106.688 | 106.587 | 106.452 | 5.125                     | 105.075 | 104.991 | 104.993 | 104.903 |
| 6.250                                   | 106.975 | 106.849 | 106.750 | 106.615 | 6.250                     |         |         |         |         | 5.250                     |         |         |         |         |
| 6.375                                   | 107.228 | 107.101 | 107.004 | 106.869 | 6.375                     |         |         |         |         | 5.375                     |         |         |         |         |
| 6.500                                   | 107.876 | 107.729 | 107.709 | 107.553 | 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<br>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                                      | 101.126 | 101.104 | 101.080 | 101.056 | 2.875                        | 98.601  | 98.601  | 98.554  | 98.554  |
| 3.875                                      | 101.641 | 101.619 | 101.601 | 101.577 | 3.000                        | 99.234  | 99.233  | 99.187  | 99.187  |
| 4.000                                      | 102.318 | 102.296 | 102.287 | 102.263 | 3.125                        | 99.813  | 99.812  | 99.766  | 99.766  |
| 4.125                                      | 102.421 | 102.399 | 102.396 | 102.372 | 3.250                        | 101.165 | 101.164 | 101.120 | 101.119 |
| 4.250                                      | 102.723 | 102.680 | 102.684 | 102.638 | 3.375                        | 101.548 | 101.548 | 101.505 | 101.504 |
| 4.375                                      | 103.085 | 103.042 | 103.061 | 103.016 | 3.500                        | 101.342 | 101.320 | 101.297 | 101.274 |
| 4.500                                      | 103.477 | 103.435 | 103.459 | 103.413 | 3.625                        | 101.782 | 101.761 | 101.739 | 101.717 |
| 4.625                                      | 103.567 | 103.524 | 103.537 | 103.492 | 3.750                        | 102.425 | 102.404 | 102.388 | 102.365 |
| 4.750                                      | 103.284 | 103.220 | 103.238 | 103.170 | 3.875                        | 102.800 | 102.779 | 102.765 | 102.743 |
| 4.875                                      | 103.764 | 103.701 | 103.724 | 103.656 | 4.000                        | 103.217 | 103.195 | 103.177 | 103.154 |
| 5.000                                      | 103.959 | 103.895 | 103.925 | 103.857 | 4.125                        | 102.680 | 102.638 | 102.656 | 102.611 |
| 5.125                                      | 103.383 | 103.298 | 103.313 | 103.223 | 4.250                        | 103.313 | 103.271 | 103.290 | 103.245 |
| 5.250                                      | 103.721 | 103.637 | 103.656 | 103.567 | 4.375                        | 103.712 | 103.669 | 103.689 | 103.645 |
| 5.375                                      | 104.107 | 104.022 | 104.050 | 103.960 | 4.500                        | 102.296 | 102.232 | 102.131 | 102.064 |
| 5.500                                      | 104.336 | 104.252 | 104.281 | 104.191 | 4.625                        | 102.676 | 102.613 | 102.513 | 102.445 |
| 5.625                                      | 103.652 | 103.546 | 103.643 | 103.531 | 4.750                        | 103.094 | 103.031 | 102.930 | 102.863 |
| 5.750                                      | 103.927 | 103.821 | 103.923 | 103.811 | 4.875                        | 103.456 | 103.393 | 103.293 | 103.225 |
| 5.875                                      | 104.176 | 104.070 | 104.176 | 104.064 | 5.000                        | 102.813 | 102.728 | 102.730 | 102.640 |
| 6.000                                      | 104.386 | 104.281 | 104.388 | 104.276 | 5.125                        | 103.169 | 103.085 | 103.087 | 102.997 |
| 6.125                                      | 103.204 | 103.078 | 102.976 | 102.842 | 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          |



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**WesLend Government**

| 8000-99<br>8100-99 |         |         |         |         | 6000-99<br>6100-99 |         |         |         |         | FHA/VA 25/30 Yr Fixed |         |         |         |         | 8200-99<br>6200-99 |        |        |        |        | FHA/VA 20 Yr Fixed |        |        |        |        | 8300-99<br>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              | 101.142 | 101.118 | 101.095 | 101.072 | 3.375              | 101.142 | 101.118 | 101.095 | 101.072 | 3.500                 | 101.511 | 101.496 | 101.480 | 101.465 |                    |        |        |        |        |                    |        |        |        |        |                    |        |        |        |        |                    |  |  |  |  |
| 3.500              | 102.437 | 102.414 | 102.391 | 102.367 | 3.500              | 102.437 | 102.414 | 102.391 | 102.367 | 3.625                 | 101.874 | 101.858 | 101.842 | 101.827 |                    |        |        |        |        |                    |        |        |        |        |                    |        |        |        |        |                    |  |  |  |  |
| 3.625              | 102.938 | 102.915 | 102.892 | 102.868 | 3.625              | 102.970 | 102.946 | 102.923 | 102.899 | 3.750                 | 102.154 | 102.138 | 102.122 | 102.107 |                    |        |        |        |        |                    |        |        |        |        |                    |        |        |        |        |                    |  |  |  |  |
| 3.750              | 102.709 | 102.686 | 102.663 | 102.639 | 3.750              | 102.741 | 102.717 | 102.694 | 102.670 | 3.875                 | 102.383 | 102.368 | 102.352 | 102.336 |                    |        |        |        |        |                    |        |        |        |        |                    |        |        |        |        |                    |  |  |  |  |
| 3.875              | 103.097 | 103.074 | 103.050 | 103.027 | 3.875              | 103.097 | 103.074 | 103.050 | 103.027 | 4.000                 | 102.757 | 102.742 | 102.726 | 102.710 |                    |        |        |        |        |                    |        |        |        |        |                    |        |        |        |        |                    |  |  |  |  |
| 4.000              | 103.615 | 103.592 | 103.568 | 103.545 | 4.000              | 103.615 | 103.592 | 103.568 | 103.545 | 4.125                 | 103.110 | 103.094 | 103.078 | 103.063 |                    |        |        |        |        |                    |        |        |        |        |                    |        |        |        |        |                    |  |  |  |  |
| 4.125              | 104.056 | 104.033 | 104.009 | 103.986 | 4.125              | 104.088 | 104.064 | 104.041 | 104.017 | 4.250                 | 102.757 | 102.741 | 102.726 | 102.710 |                    |        |        |        |        |                    |        |        |        |        |                    |        |        |        |        |                    |  |  |  |  |
| 4.250              | 103.296 | 103.273 | 103.249 | 103.226 | 4.250              | 103.328 | 103.304 | 103.281 | 103.257 | 4.375                 | 103.070 | 103.054 | 103.039 | 103.023 |                    |        |        |        |        |                    |        |        |        |        |                    |        |        |        |        |                    |  |  |  |  |
| 4.375              | 103.796 | 103.772 | 103.749 | 103.725 | 4.375              | 103.796 | 103.772 | 103.749 | 103.725 | 4.500                 | 103.447 | 103.431 | 103.416 | 103.400 |                    |        |        |        |        |                    |        |        |        |        |                    |        |        |        |        |                    |  |  |  |  |
| 4.500              | 104.269 | 104.245 | 104.222 | 104.198 | 4.500              | 104.269 | 104.245 | 104.222 | 104.198 | 4.625                 | 103.762 | 103.746 | 103.731 | 103.715 |                    |        |        |        |        |                    |        |        |        |        |                    |        |        |        |        |                    |  |  |  |  |
| 4.625              | 104.689 | 104.665 | 104.642 | 104.618 | 4.625              | 104.689 | 104.665 | 104.642 | 104.618 | 4.750                 | 102.970 | 102.954 | 102.938 | 102.923 |                    |        |        |        |        |                    |        |        |        |        |                    |        |        |        |        |                    |  |  |  |  |
| 4.750              | 104.030 | 104.007 | 103.983 | 103.960 | 4.750              | 104.030 | 104.007 | 103.983 | 103.960 | 4.875                 | 103.337 | 103.321 | 103.305 | 103.290 |                    |        |        |        |        |                    |        |        |        |        |                    |        |        |        |        |                    |  |  |  |  |
| 4.875              | 104.518 | 104.495 | 104.471 | 104.448 | 4.875              | 104.518 | 104.495 | 104.471 | 104.448 | 5.000                 | 103.700 | 103.684 | 103.668 | 103.653 |                    |        |        |        |        |                    |        |        |        |        |                    |        |        |        |        |                    |  |  |  |  |
| 5.000              | 105.017 | 104.994 | 104.970 | 104.947 | 5.000              | 105.017 | 104.994 | 104.970 | 104.947 | 5.125                 |         |         |         |         |                    |        |        |        |        |                    |        |        |        |        |                    |        |        |        |        |                    |  |  |  |  |
| 5.125              | 105.364 | 105.341 | 105.317 | 105.294 | 5.125              | 105.380 | 105.356 | 105.333 | 105.310 | 5.250                 |         |         |         |         |                    |        |        |        |        |                    |        |        |        |        |                    |        |        |        |        |                    |  |  |  |  |
| 5.250              | 104.583 | 104.560 | 104.537 | 104.513 | 5.250              | 104.599 | 104.576 | 104.552 | 104.529 | 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   | 101.142 | 101.118 | 101.095 | 101.072 |                  |        |        |        |        |
| 3.500   | 102.437 | 102.414 | 102.391 | 102.367 |                  |        |        |        |        |
| 3.625   | 102.938 | 102.915 | 102.892 | 102.868 |                  |        |        |        |        |
| 3.750   | 102.709 | 102.686 | 102.663 | 102.639 |                  |        |        |        |        |
| 3.875   | 103.097 | 103.074 | 103.050 | 103.027 |                  |        |        |        |        |
| 4.000   | 103.615 | 103.592 | 103.568 | 103.545 |                  |        |        |        |        |
| 4.125   | 104.056 | 104.033 | 104.009 | 103.986 |                  |        |        |        |        |
| 4.250   | 103.296 | 103.273 | 103.249 | 103.226 |                  |        |        |        |        |
| 4.375   | 103.796 | 103.772 | 103.749 | 103.725 |                  |        |        |        |        |
| 4.500   | 104.269 | 104.245 | 104.222 | 104.198 |                  |        |        |        |        |
| 4.625   | 104.689 | 104.665 | 104.642 | 104.618 |                  |        |        |        |        |
| 4.750   | 104.030 | 104.007 | 103.983 | 103.960 |                  |        |        |        |        |
| 4.875   | 104.518 | 104.495 | 104.471 | 104.448 |                  |        |        |        |        |
| 5.000   | 105.017 | 104.994 | 104.970 | 104.947 |                  |        |        |        |        |
| 5.125   | 105.364 | 105.341 | 105.317 | 105.294 |                  |        |        |        |        |
| 5.250   | 104.583 | 104.560 | 104.537 | 104.513 |                  |        |        |        |        |
| 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<br>6033-99 FHA/VA 30 Yr Fixed High Balance |         |         |         |         | 8333-99<br>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  | 100.353 | 100.330 | 100.307 | 100.283 | 3.375  | 100.694 | 100.681 | 100.666 | 100.653 |  |
| 3.625  | 100.853 | 100.830 | 100.807 | 100.783 | 3.500  | 101.124 | 101.110 | 101.096 | 101.083 |  |
| 3.750  | 101.344 | 101.321 | 101.298 | 101.274 | 3.625  | 101.552 | 101.539 | 101.524 | 101.511 |  |
| 3.875  | 101.154 | 101.131 | 101.107 | 101.084 | 3.750  | 101.965 | 101.952 | 101.937 | 101.925 |  |
| 4.000  | 101.673 | 101.650 | 101.626 | 101.603 | 3.875  | 101.954 | 101.940 | 101.926 | 101.913 |  |
| 4.125  | 102.113 | 102.090 | 102.066 | 102.043 | 4.000  | 102.383 | 102.370 | 102.355 | 102.342 |  |
| 4.250  | 101.994 | 101.970 | 101.947 | 101.923 | 4.125  | 102.810 | 102.797 | 102.782 | 102.769 |  |
| 4.375  | 101.946 | 101.922 | 101.899 | 101.875 | 4.250  | 103.170 | 103.156 | 103.142 | 103.129 |  |
| 4.500  | 102.419 | 102.395 | 102.372 | 102.348 | 4.375  | 101.653 | 101.646 | 101.618 | 101.593 |  |
| 4.625  | 102.838 | 102.814 | 102.791 | 102.767 | 4.500  | 102.012 | 102.006 | 101.978 | 101.952 |  |
| 4.750  | 102.571 | 102.548 | 102.524 | 102.501 | 4.625  | 102.377 | 102.370 | 102.342 | 102.317 |  |
| 4.875  | 102.562 | 102.539 | 102.515 | 102.492 | 4.750  | 102.752 | 102.745 | 102.717 | 102.692 |  |
| 5.000  | 103.061 | 103.038 | 103.014 | 102.991 | 4.875  |         |         |         |         |  |
| 5.125  | 103.508 | 103.485 | 103.461 | 103.438 | 5.000  |         |         |         |         |  |
| 5.250  | 102.935 | 102.912 | 102.888 | 102.865 | 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               | 98.710     | 98.647            | 98.585  | 3.000              | 98.710     | 98.647            | 98.585  |
| 3.125               | 99.093     | 99.030            | 98.968  | 3.125              | 99.093     | 99.030            | 98.968  |
| 3.250               | 99.477     | 99.414            | 99.352  | 3.250              | 99.477     | 99.414            | 99.352  |
| 3.375               | 100.910    | 100.847           | 100.785 | 3.375              | 100.910    | 100.847           | 100.785 |
| 3.500               | 101.300    | 101.237           | 101.175 | 3.500              | 101.300    | 101.237           | 101.175 |
| 3.625               | 101.689    | 101.626           | 101.564 | 3.625              | 101.689    | 101.626           | 101.564 |
| 3.750               | 102.080    | 102.017           | 101.955 | 3.750              | 102.080    | 102.017           | 101.955 |
| 3.875               | 102.115    | 102.052           | 101.990 | 3.875              | 102.115    | 102.052           | 101.990 |
| 4.000               | 102.515    | 102.452           | 102.390 | 4.000              | 102.515    | 102.452           | 102.390 |
| 4.125               | 102.906    | 102.843           | 102.781 | 4.125              | 102.906    | 102.843           | 102.781 |
| 4.250               | 103.298    | 103.235           | 103.173 | 4.250              | 103.298    | 103.235           | 103.173 |
| 4.375               | 103.210    | 103.147           | 103.085 | 4.375              | 103.210    | 103.147           | 103.085 |
| 4.500               | 103.602    | 103.539           | 103.477 | 4.500              | 103.602    | 103.539           | 103.477 |
| 4.625               | 103.993    | 103.930           | 103.868 | 4.625              | 103.993    | 103.930           | 103.868 |
| 4.750               | 104.000    | 104.000           | 104.000 | 4.750              | 104.000    | 104.000           | 104.000 |
| 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

|   |        |
|---|--------|
| <b>Zone 1:</b> PA, TX   | 0.125  |
| <b>Zone 2:</b> CT, FL, IA, IL, MI, OH, OK   | 0.100  |
| <b>Zone 3:</b> AR, DE, GA, IN, KS, LA, MN, MO, MS, NC, ND, NH, NJ, NY, OR, SC, SD     | 0.050  |
| <b>Zone 4:</b> AL, AZ, CO, DC, ID, KY, MA, MD, ME, MT, NM, RI, TN, UT, VA, VT, WA, WV | 0.000  |
| <b>Zone 5:</b> 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<br>1024-00 Home Ready 30 Yr Fixed |         |         |         |         | 1221-00<br>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                                     | 99.422  | 99.406  | 99.391  | 99.375  | 3.875                                     | 100.988 | 100.972 | 100.957 | 100.941 |
| 3.750                                     | 100.020 | 100.004 | 99.989  | 99.973  | 4.000                                     | 101.398 | 101.382 | 101.367 | 101.351 |
| 3.875                                     | 100.539 | 100.523 | 100.508 | 100.492 | 4.125                                     | 101.697 | 101.681 | 101.665 | 101.650 |
| 4.000                                     | 101.170 | 101.154 | 101.139 | 101.123 | 4.250                                     | 102.089 | 102.073 | 102.058 | 102.042 |
| 4.125                                     | 101.311 | 101.295 | 101.279 | 101.264 | 4.375                                     | 102.518 | 102.502 | 102.487 | 102.471 |
| 4.250                                     | 101.611 | 101.596 | 101.580 | 101.564 | 4.500                                     | 102.886 | 102.870 | 102.854 | 102.839 |
| 4.375                                     | 101.993 | 101.977 | 101.961 | 101.946 | 4.625                                     | 102.917 | 102.902 | 102.886 | 102.871 |
| 4.500                                     | 102.392 | 102.377 | 102.361 | 102.345 | 4.750                                     | 103.382 | 103.367 | 103.351 | 103.336 |
| 4.625                                     | 102.518 | 102.503 | 102.487 | 102.472 | 4.875                                     | 103.768 | 103.753 | 103.737 | 103.721 |
| 4.750                                     | 102.872 | 102.856 | 102.840 | 102.825 | 5.000                                     | 103.951 | 103.935 | 103.919 | 103.904 |
| 4.875                                     | 103.291 | 103.276 | 103.260 | 103.244 | 5.125                                     | 104.092 | 104.077 | 104.061 | 104.045 |
| 5.000                                     | 103.501 | 103.485 | 103.469 | 103.454 | 5.250                                     | 104.273 | 104.258 | 104.242 | 104.226 |
| 5.125                                     | 103.749 | 103.733 | 103.717 | 103.702 | 5.375                                     | 104.394 | 104.378 | 104.362 | 104.347 |
| 5.250                                     | 104.075 | 104.059 | 104.044 | 104.028 | 5.500                                     | 104.598 | 104.582 | 104.567 | 104.551 |
| 5.375                                     | 104.162 | 104.147 | 104.131 | 104.116 | 5.625                                     |         |         |         |         |
| 5.500                                     | 103.804 | 103.789 | 103.773 | 103.757 | 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                     | 100.801 | 100.778 | 100.752 | 100.728 |
|              |         | 3.750                     | 101.439 | 101.417 | 101.393 | 101.369 |
|              |         | 3.875                     | 101.954 | 101.932 | 101.914 | 101.890 |
|              |         | 4.000                     | 102.631 | 102.609 | 102.600 | 102.576 |
|              |         | 4.125                     | 102.733 | 102.711 | 102.708 | 102.684 |
|              |         | 4.250                     | 103.031 | 102.988 | 102.992 | 102.946 |
|              |         | 4.375                     | 103.392 | 103.349 | 103.368 | 103.323 |
|              |         | 4.500                     | 103.784 | 103.742 | 103.766 | 103.720 |
|              |         | 4.625                     | 103.875 | 103.832 | 103.845 | 103.800 |
|              |         | 4.750                     | 103.867 | 103.803 | 103.821 | 103.753 |
|              |         | 4.875                     | 104.347 | 104.284 | 104.307 | 104.239 |
|              |         | 5.000                     | 104.542 | 104.478 | 104.508 | 104.440 |
|              |         | 5.125                     | 104.532 | 104.447 | 104.462 | 104.372 |
|              |         | 5.250                     | 104.871 | 104.787 | 104.806 | 104.717 |
|              |         | 5.375                     | 105.257 | 105.172 | 105.200 | 105.110 |
|              |         | 5.500                     | 105.485 | 105.401 | 105.430 | 105.340 |
|              |         | 5.625                     | 105.504 | 105.398 | 105.495 | 105.383 |
|              |         | 5.750                     | 105.778 | 105.672 | 105.774 | 105.662 |
|              |         | 5.875                     | 106.027 | 105.921 | 106.027 | 105.915 |
|              |         | 6.000                     | 106.237 | 106.132 | 106.239 | 106.127 |

| 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<br>Margin 2.25 |         |         |         | 5/1 LIBOR ARM<br>Caps 2/2/5 |         |         |         | 1800-77<br>Margin 2.25 |         |         |         | 7/1 LIBOR ARM<br>Caps 5/2/5 |         |         |         | 1900-77<br>Margin 2.25 |         |         |         | 10/1 LIBOR ARM<br>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                  | 99.006  | 98.989  | 98.974  | 2.750                       | 98.645  | 98.618  | 98.603  | 3.000                  |         |         |         |                             |         |         |         |                        | 3.000   |         |         |                              |         |         |         |
| 2.875                  | 99.346  | 99.330  | 99.310  | 2.875                       | 99.074  | 99.050  | 99.029  | 3.125                  |         |         |         |                             |         |         |         |                        | 3.125   |         |         |                              |         |         |         |
| 3.000                  | 99.689  | 99.674  | 99.648  | 3.000                       | 99.504  | 99.482  | 99.456  | 3.250                  | 99.701  | 99.668  | 99.629  | 3.375                       | 100.105 | 100.073 | 100.029 | 3.500                  | 100.508 | 100.479 | 100.429 | 3.625                        | 100.912 | 100.884 | 100.830 |
| 3.125                  | 100.033 | 100.018 | 99.988  | 3.125                       | 99.933  | 99.913  | 99.882  | 3.375                  | 100.105 | 100.073 | 100.029 | 3.500                       | 100.508 | 100.479 | 100.429 | 3.625                  | 100.912 | 100.884 | 100.830 | 3.750                        | 101.260 | 101.234 | 101.174 |
| 3.250                  | 100.261 | 100.245 | 100.209 | 3.250                       | 100.300 | 100.282 | 100.245 | 3.500                  | 100.508 | 100.479 | 100.429 | 3.625                       | 100.912 | 100.884 | 100.830 | 3.750                  | 101.260 | 101.234 | 101.174 | 3.875                        | 101.602 | 101.576 | 101.511 |
| 3.375                  | 100.469 | 100.451 | 100.410 | 3.375                       | 100.654 | 100.636 | 100.595 | 3.750                  | 101.602 | 101.576 | 101.511 | 4.000                       | 101.987 | 101.932 | 101.875 | 4.125                  | 102.390 | 102.335 | 102.279 | 4.250                        | 102.565 | 102.540 | 102.588 |
| 3.500                  | 100.846 | 100.791 | 100.734 | 3.500                       | 101.009 | 100.992 | 100.946 | 3.875                  | 101.987 | 101.932 | 101.875 | 4.125                       | 102.390 | 102.335 | 102.279 | 4.250                  | 102.565 | 102.540 | 102.588 | 4.375                        | 102.818 | 102.791 | 102.705 |
| 3.625                  | 101.287 | 101.232 | 101.175 | 3.625                       | 101.366 | 101.350 | 101.298 | 4.000                  | 102.273 | 102.234 | 102.166 | 4.250                       | 102.550 | 102.550 | 102.493 | 4.375                  | 102.818 | 102.791 | 102.705 | 4.500                        | 103.070 | 103.042 | 102.951 |
| 3.750                  | 101.638 | 101.583 | 101.526 | 3.750                       | 101.663 | 101.647 | 101.590 | 4.250                  | 102.273 | 102.234 | 102.166 | 4.375                       | 102.550 | 102.550 | 102.493 | 4.500                  | 103.070 | 103.042 | 102.951 | 4.625                        | 103.250 | 103.250 | 103.198 |
| 3.875                  | 101.972 | 101.917 | 101.860 | 3.875                       | 101.954 | 101.938 | 101.875 | 4.375                  | 102.273 | 102.234 | 102.166 | 4.500                       | 102.550 | 102.550 | 102.493 | 4.625                  | 103.250 | 103.250 | 103.198 | 4.750                        |         |         |         |
| 4.000                  | 102.217 | 102.162 | 102.105 | 4.000                       | 102.273 | 102.234 | 102.166 | 4.625                  |         |         |         |                             |         |         |         |                        |         |         |         |                              |         |         |         |
| 4.125                  | 102.439 | 102.384 | 102.328 | 4.125                       | 102.550 | 102.550 | 102.493 |                        |         |         |         |                             |         |         |         |                        |         |         |         |                              |         |         |         |
| 4.250                  |         | 102.556 |         | 4.250                       |         |         |         |                        |         |         |         |                             |         |         |         |                        |         |         |         |                              |         |         |         |
| 4.375                  |         |         |         | 4.375                       |         |         |         |                        |         |         |         |                             |         |         |         |                        |         |         |         |                              |         |         |         |
| 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     | -1.500     | -1.500     |
| 700 - 719 | 0.000  | -0.500     | -1.000     | -1.250     | -1.000     | -1.000     | -1.000     | -1.500     |
| 720 - 739 | 0.000  | -0.250     | -0.500     | -0.750     | -0.500     | -0.500     | -0.500     | -1.000     |
| > 740     | 0.000  | -0.250     | -0.250     | -0.500     | -0.250     | -0.250     | -0.250     | -0.750     |

**Conventional Adjusters**

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

**Loans with Secondary Financing**

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

**Cash Out (All Terms)**

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

**LPMI Adjustments - All LPMI Products**

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

**State Adjustments**

|   |        |
|---|--------|
| <b>Zone 1:</b> NY   | -0.100 |
| <b>Zone 2:</b> MA   | -0.050 |
| <b>Zone 3:</b> AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA                             | 0.000  |
| <b>Zone 4:</b> AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA | 0.050  |
| <b>Zone 5:</b> GA, TN, MT, LA, NC, SC, OH, OK, PA                                 | 0.100  |
| <b>Zone 6:</b> FL   | 0.100  |
| <b>Zone 7a:</b> TX (w/o Impounds)   | 0.125  |
| <b>Zone 7b:</b> TX (with Impounds)  | 0.225  |

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



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WesLend ARM High Balance

| 1733-77 5/1 LIBOR ARM High Balance |         |         |         | 1833-77 7/1 LIBOR ARM High Balance |         |         |         | 1933-77 10/1 LIBOR ARM High Balance |         |         |         |
|------------------------------------|---------|---------|---------|------------------------------------|---------|---------|---------|-------------------------------------|---------|---------|---------|
| Margin 2.25 Caps 2/2/5             |         |         |         | Margin 2.25 Caps 5/2/5             |         |         |         | Margin 2.25 Caps 5/2/5              |         |         |         |
| Rate                               | 15 Day  | 30 Day  | 45 Day  | Rate                               | 15 Day  | 30 Day  | 45 Day  | Rate                                | 15 Day  | 30 Day  | 45 Day  |
| 2.750                              | 99.189  | 99.172  | 99.157  | 2.750                              | 98.719  | 98.692  | 98.677  | 3.000                               |         |         |         |
| 2.875                              | 99.524  | 99.508  | 99.488  | 2.875                              | 99.142  | 99.118  | 99.097  | 3.125                               |         |         |         |
| 3.000                              | 99.860  | 99.844  | 99.819  | 3.000                              | 99.564  | 99.542  | 99.517  | 3.250                               | 99.848  | 99.815  | 99.776  |
| 3.125                              | 100.199 | 100.184 | 100.153 | 3.125                              | 99.988  | 99.968  | 99.937  | 3.375                               | 100.243 | 100.212 | 100.168 |
| 3.250                              | 100.423 | 100.406 | 100.370 | 3.250                              | 100.349 | 100.331 | 100.294 | 3.500                               | 100.637 | 100.607 | 100.558 |
| 3.375                              | 100.631 | 100.613 | 100.571 | 3.375                              | 100.700 | 100.682 | 100.641 | 3.625                               | 101.031 | 101.004 | 100.949 |
| 3.500                              | 100.842 | 100.822 | 100.776 | 3.500                              | 101.052 | 101.035 | 100.988 | 3.750                               | 101.372 | 101.346 | 101.286 |
| 3.625                              | 101.057 | 101.036 | 100.984 | 3.625                              | 101.407 | 101.391 | 101.339 | 3.875                               | 101.709 | 101.683 | 101.618 |
| 3.750                              | 101.348 | 101.327 | 101.270 | 3.750                              | 101.703 | 101.687 | 101.629 | 4.000                               | 102.052 | 102.026 | 101.956 |
| 3.875                              | 101.650 | 101.628 | 101.566 | 3.875                              | 101.992 | 101.976 | 101.914 | 4.125                               | 102.400 | 102.375 | 102.300 |
| 4.000                              | 101.953 | 101.930 | 101.863 | 4.000                              | 102.288 | 102.271 | 102.204 | 4.250                               | 102.663 | 102.637 | 102.557 |
| 4.125                              | 102.258 | 102.235 | 102.162 | 4.125                              | 102.587 | 102.570 | 102.497 | 4.375                               | 102.916 | 102.890 | 102.804 |
| 4.250                              | 102.503 | 102.479 | 102.401 | 4.250                              | 102.846 | 102.828 | 102.750 | 4.500                               | 103.171 | 103.144 | 103.053 |
| 4.375                              | 102.741 | 102.715 | 102.632 | 4.375                              | 103.100 | 103.081 | 102.998 | 4.625                               | 103.427 | 103.399 | 103.302 |
| 4.500                              | 102.977 | 102.950 | 102.862 | 4.500                              | 103.355 | 103.335 | 103.246 | 4.750                               | 103.500 | 103.500 | 103.494 |
| 4.625                              | 103.214 | 103.185 | 103.092 | 4.625                              | 103.500 | 103.500 | 103.495 | 4.875                               | 103.500 | 103.500 | 103.500 |
| 4.750                              | 103.409 | 103.378 | 103.280 | 4.750                              | 103.500 | 103.500 | 103.500 | 5.000                               |         |         |         |
| 4.875                              | 103.500 | 103.500 | 103.462 | 4.875                              |         |         |         | 5.125                               |         |         |         |
| 5.000                              | 103.500 | 103.500 | 103.500 | 5.000                              |         |         |         | 5.250                               |         |         |         |
| 5.125                              |         |         |         | 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          |



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: 6/4/19 11:17 AM

| 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                     | 99.137  | 99.012  | 3.750                     | 100.426 | 100.301 |  |  |  |
| 4.125                     | 99.567  | 99.442  | 3.875                     | 100.938 | 100.813 |  |  |  |
| 4.250                     | 99.992  | 99.867  | 4.000                     | 101.139 | 101.014 |  |  |  |
| 4.375                     | 100.334 | 100.209 | 4.125                     | 101.352 | 101.227 |  |  |  |
| 4.500                     | 100.593 | 100.468 | 4.250                     | 101.656 | 101.531 |  |  |  |
| 4.625                     | 100.848 | 100.723 | 4.375                     | 101.943 | 101.818 |  |  |  |
| 4.750                     | 101.126 | 101.001 | 4.500                     | 102.135 | 102.010 |  |  |  |
| 4.875                     | 101.466 | 101.341 | 4.625                     |         |         |  |  |  |
| 5.000                     | 101.755 | 101.630 | 4.750                     |         |         |  |  |  |
| 5.125                     | 102.055 | 101.930 | 4.875                     |         |         |  |  |  |
| 5.250                     | 102.353 | 102.228 | 5.000                     |         |         |  |  |  |
| 5.375                     |         |         | 5.125                     |         |         |  |  |  |
| 5.500                     |         |         | 5.250                     |         |         |  |  |  |
| 5.625                     |         |         | 5.375                     |         |         |  |  |  |
| 5.750                     |         |         | 5.500                     |         |         |  |  |  |
| 5.875                     |         |         | 5.625                     |         |         |  |  |  |
| 6.000                     |         |         | 5.750                     |         |         |  |  |  |
| 6.125                     |         |         | 5.875                     |         |         |  |  |  |
| 6.250                     |         |         | 6.000                     |         |         |  |  |  |
| 6.375                     |         |         | 6.125                     |         |         |  |  |  |

| 3700-21 Jumbo 5/1 ARM Margin 2.25 Caps 2/2/5 |         |         | 3800-21 Jumbo 7/1 ARM Margin 2.25 Caps 5/2/5 |         |         | 3900-21 Jumbo 10/1 ARM Margin 2.25 Caps 5/2/5 |         |         |
|--|---------|---------|--|---------|---------|---|---------|---------|
| Rate   | 30 Day  | 45 Day  | Rate   | 30 Day  | 45 Day  | Rate  | 30 Day  | 45 Day  |
| 3.500  | 99.181  | 99.056  | 3.500  | 99.228  | 99.103  | 3.625   | 99.225  | 99.100  |
| 3.625  | 99.472  | 99.347  | 3.625  | 99.607  | 99.482  | 3.750   | 99.783  | 99.658  |
| 3.750  | 99.718  | 99.593  | 3.750  | 100.020 | 99.895  | 3.875   | 100.218 | 100.093 |
| 3.875  | 100.024 | 99.899  | 3.875  | 100.368 | 100.243 | 4.000   | 100.533 | 100.408 |
| 4.000  | 100.338 | 100.213 | 4.000  | 100.761 | 100.636 | 4.125   | 100.954 | 100.829 |
| 4.125  | 100.634 | 100.509 | 4.125  | 101.064 | 100.939 | 4.250   | 101.339 | 101.214 |
| 4.250  | 100.911 | 100.786 | 4.250  | 101.373 | 101.248 | 4.375   | 101.645 | 101.520 |
| 4.375  | 101.171 | 101.046 | 4.375  | 101.657 | 101.532 | 4.500   | 101.873 | 101.748 |
| 4.500  | 101.436 | 101.311 | 4.500  | 101.885 | 101.760 | 4.625   | 101.921 | 101.796 |
| 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     |
| <b>LTV &gt; 80% w/No MI (in addition to above adjustments)</b> |        |            |            |            |            |            |            |
| 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        |