



Effective: 6/6/19 11:27 AM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

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New Locks

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

Wholesale Fee Buyout Option Price Adjustor

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

Extension Policies

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

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WesLend Fixed Agency - LP Only

1001-01 1101-01 FHLMC 25/30 Yr Fixed					1201-01 FHLMC 20 Yr Fixed					1301-01 FHLMC 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	101.234	101.210	101.183	101.164	3.625	101.768	101.744	101.686	101.667	2.750	98.413	98.413	98.351	98.350
3.750	101.883	101.859	101.836	101.816	3.750	102.311	102.287	102.234	102.214	2.875	99.078	99.078	99.016	99.015
3.875	102.410	102.386	102.367	102.348	3.875	102.971	102.948	102.899	102.880	3.000	99.716	99.716	99.654	99.653
4.000	103.146	103.122	103.113	103.093	4.000	103.452	103.429	103.378	103.359	3.125	100.299	100.299	100.238	100.237
4.125	103.269	103.245	103.243	103.223	4.125	103.890	103.867	103.823	103.804	3.250	101.678	101.678	101.618	101.618
4.250	103.511	103.466	103.469	103.432	4.250	104.212	104.167	104.132	104.095	3.375	102.023	102.022	101.963	101.963
4.375	103.887	103.842	103.863	103.826	4.375	104.525	104.480	104.449	104.412	3.500	101.958	101.936	101.927	101.909
4.500	104.293	104.248	104.273	104.235	4.500	104.916	104.871	104.843	104.806	3.625	102.404	102.381	102.375	102.357
4.625	104.354	104.308	104.321	104.284	4.625	105.055	105.010	104.983	104.946	3.750	103.207	103.185	103.188	103.169
4.750	104.367	104.299	104.316	104.261	4.750	105.284	105.217	105.201	105.146	3.875	103.408	103.385	103.390	103.372
4.875	104.838	104.771	104.796	104.740	4.875	105.585	105.518	105.507	105.452	4.000	103.829	103.807	103.803	103.785
5.000	105.036	104.968	105.000	104.945	5.000	105.815	105.748	105.738	105.683	4.125	103.745	103.700	103.701	103.664
5.125	105.034	104.945	104.975	104.901	5.125	105.776	105.687	105.656	105.582	4.250	104.442	104.397	104.397	104.361
5.250	105.380	105.290	105.327	105.253	5.250	106.078	105.989	105.961	105.888	4.375	104.839	104.795	104.799	104.762
5.375	105.756	105.666	105.707	105.633	5.375	106.337	106.248	106.224	106.151	4.500	104.052	103.985	103.899	103.844
5.500	105.988	105.898	105.943	105.869	5.500	106.587	106.498	106.478	106.405	4.625	104.433	104.366	104.281	104.226
5.625	106.004	105.892	105.989	105.897	5.625	106.123	106.011	106.108	106.016	4.750	104.853	104.786	104.703	104.648
5.750	106.268	106.156	106.258	106.166	5.750	106.417	106.305	106.406	106.314	4.875	105.218	105.151	105.069	105.014
5.875	106.521	106.409	106.515	106.423	5.875	106.796	106.684	106.789	106.696	5.000	104.722	104.633	104.634	104.560
6.000	106.735	106.623	106.732	106.640	6.000	106.983	106.871	106.975	106.883	5.125	105.081	104.991	104.993	104.919
6.125	106.684	106.549	106.447	106.336	6.125	106.798	106.663	106.563	106.452	5.250				
6.250	106.936	106.801	106.702	106.591	6.250					5.375				
6.375	107.203	107.068	106.971	106.860	6.375					5.500				
6.500	107.854	107.698	107.676	107.548	6.500					5.625				
6.625					6.625					5.750				

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

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years)

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

Conventional Adjusters

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

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375
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The below adds also apply:

LTV Range	CLTV Range	Fico <720	Fico >=720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

>20 Yr Term	Credit Scores								
	Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350	
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460	
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080	
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520	
<=20 Yr Term	Credit Scores								
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270	
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520	
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290	
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550	
All Terms	Credit Scores								
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230	
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630	
Manufactured Home	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300	

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.150
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor

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

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WesLend Fixed Agency Super Conforming - LP Only

1053-01 1153-01 FHLMC 25/30 Yr Fixed SC					1353-01 FHLMC 15 Yr Fixed SC				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	100.421	100.397	100.370	100.351	2.875	98.672	98.672	98.610	98.609
3.750	101.070	101.046	101.023	101.003	3.000	99.310	99.310	99.248	99.247
3.875	101.597	101.573	101.554	101.535	3.125	99.893	99.893	99.832	99.831
4.000	102.333	102.309	102.300	102.280	3.250	101.272	101.272	101.212	101.212
4.125	102.457	102.433	102.431	102.411	3.375	101.617	101.616	101.557	101.557
4.250	102.703	102.658	102.661	102.624	3.500	101.394	101.372	101.363	101.345
4.375	103.080	103.035	103.056	103.019	3.625	101.840	101.817	101.811	101.793
4.500	103.486	103.441	103.466	103.428	3.750	102.648	102.626	102.629	102.610
4.625	103.546	103.500	103.513	103.476	3.875	102.849	102.826	102.831	102.813
4.750	103.284	103.216	103.233	103.178	4.000	103.270	103.248	103.244	103.226
4.875	103.755	103.688	103.713	103.657	4.125	102.722	102.677	102.678	102.641
5.000	103.953	103.885	103.917	103.862	4.250	103.419	103.374	103.374	103.338
5.125	103.385	103.296	103.326	103.252	4.375	103.817	103.773	103.777	103.740
5.250	103.730	103.640	103.677	103.603	4.500	102.287	102.220	102.134	102.079
5.375	104.106	104.016	104.057	103.983	4.625	102.667	102.600	102.515	102.460
5.500	104.339	104.249	104.294	104.220	4.750	103.087	103.020	102.937	102.882
5.625	103.652	103.540	103.637	103.545	4.875	103.453	103.386	103.304	103.249
5.750	103.917	103.805	103.907	103.815	5.000	102.816	102.727	102.728	102.654
5.875	104.170	104.058	104.164	104.072	5.125	103.175	103.085	103.087	103.013
6.000	104.384	104.272	104.381	104.289	5.250				

LPMI Product Codes	
1054-01	30 Year Fixed Super Conforming LPMI
1154-01	25 Year Fixed Super Conforming LPMI
1354-01	15 Year Fixed Super Conforming LPMI

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

Price Adjustments

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

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

Loans with Secondary Financing				
All Loans with Subordinate Financing				-0.375
The below adds also apply:				
LTV Range	CLTV Range	Fico <720	Fico >=720	
<= 65.00%	80.01% - 95.00%	-0.500	-0.250	
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500	
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750	
75.01% - 90.00%	01% - 90.00%	-1.000	-0.750	
<= 95.00%	95.01% - 97.00%	-1.500	-1.500	

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

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

State Adjustments	
Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.150
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

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



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

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WesLend Conforming DU and LP														
1000-99 1001-99					1200-99 1201-99					1300-99 1301-99				
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	99.950	99.904	99.919	99.904	3.625	100.659	100.643	100.628	100.612	3.000	99.646	99.630	99.615	99.599
3.750	101.533	101.533	101.502	101.486	3.750	101.928	101.912	101.897	101.881	3.125	100.091	100.075	100.060	100.044
3.875	102.001	102.001	101.969	101.954	3.875	102.416	102.400	102.384	102.369	3.250	100.313	100.298	100.282	100.266
4.000	102.742	102.742	102.710	102.695	4.000	102.905	102.889	102.873	102.858	3.375	100.619	100.603	100.587	100.572
4.125	102.862	102.862	102.830	102.815	4.125	103.344	103.328	103.312	103.297	3.500	101.783	101.767	101.751	101.736
4.250	103.087	103.087	103.055	103.040	4.250	103.656	103.640	103.624	103.609	3.625	102.476	102.461	102.445	102.429
4.375	103.509	103.509	103.477	103.462	4.375	104.020	104.004	103.988	103.973	3.750	102.720	102.705	102.689	102.673
4.500	103.940	103.940	103.908	103.893	4.500	104.460	104.444	104.428	104.413	3.875	102.904	102.888	102.872	102.857
4.625	104.040	104.040	104.008	103.993	4.625	104.628	104.612	104.596	104.581	4.000	103.379	103.363	103.347	103.332
4.750	104.125	104.125	104.093	104.078	4.750	104.880	104.864	104.848	104.833	4.125	103.871	103.855	103.839	103.824
4.875	104.605	104.605	104.574	104.558	4.875	105.229	105.214	105.198	105.182	4.250	103.997	103.981	103.965	103.950
5.000	104.865	104.865	104.834	104.818	5.000	105.520	105.505	105.489	105.473	4.375	104.396	104.380	104.364	104.349
5.125	104.953	104.953	104.922	104.906	5.125	105.622	105.607	105.591	105.575	4.500	104.352	104.336	104.321	104.305
5.250	105.301	105.301	105.270	105.254	5.250	105.770	105.755	105.739	105.723	4.625	104.314	104.298	104.283	104.267
5.375	105.587	105.587	105.555	105.540	5.375	106.044	106.028	106.012	105.997	4.750	104.375	104.359	104.344	104.328
5.500	105.848	105.848	105.817	105.801	5.500	106.325	106.309	106.294	106.278	4.875	104.727	104.711	104.696	104.680
5.625					5.625					5.000	104.671	104.655	104.640	104.624
5.750					5.750					5.125	104.670	104.654	104.639	104.623
5.875					5.875					5.250	104.670	104.654	104.639	104.623
6.000					6.000					5.375				

1400-99 1401-99					1008-05 1007-05					1308-05 1307-05				
Conventional 10 Yr Fixed					Conventional 30 Yr Fixed COOP and CEMA					Conventional 15 Yr Fixed COOP and CEM				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	101.192	101.160	101.119	101.075	3.625	100.647	100.382	100.314	100.293	3.250	100.946	100.915	100.866	100.833
3.375	101.498	101.466	101.425	101.381	3.750	101.278	101.019	100.945	100.930	3.375	101.329	101.295	101.249	101.212
3.500	101.717	101.701	101.674	101.645	3.875	101.867	101.614	101.534	101.525	3.500	101.567	101.530	101.487	101.448
3.625	102.510	102.478	102.437	102.393	4.000	102.467	102.220	102.135	102.131	3.625	101.793	101.745	101.746	101.696
3.750	102.641	102.626	102.610	102.594	4.125	102.825	102.583	102.493	102.495	3.750	102.261	102.209	102.214	102.160
3.875	102.822	102.806	102.790	102.775	4.250	102.720	102.480	102.386	102.357	3.875	102.619	102.564	102.573	102.515
4.000	103.294	103.278	103.262	103.247	4.375	103.213	102.979	102.879	102.856	4.000	102.865	102.806	102.819	102.758
4.125	103.792	103.776	103.750	103.721	4.500	103.677	103.449	103.343	103.326	4.125	103.001	102.932	102.926	102.855
4.250	103.910	103.894	103.878	103.863	4.625	104.007	103.785	103.674	103.663	4.250	103.455	103.382	103.380	103.305
4.375	104.311	104.295	104.279	104.264	4.750	103.765	103.575	103.460	103.417	4.375	103.894	103.818	103.819	103.741
4.500	104.346	104.330	104.315	104.299	4.875	104.213	104.028	103.907	103.871	4.500	104.131	104.052	104.057	103.975
4.625	104.438	104.422	104.390	104.353	5.000	104.591	104.413	104.287	104.256	4.625	103.568	103.478	103.496	103.404
4.750	104.363	104.347	104.332	104.316	5.125	104.923	104.750	104.619	104.593	4.750	103.976	103.883	103.904	103.809
4.875	104.718	104.702	104.687	104.671	5.250	104.831	104.761	104.624	104.567	4.875	104.249	104.152	104.177	104.078
5.000	104.662	104.646	104.631	104.615	5.375	105.226	105.161	105.019	104.968	5.000	104.438	104.338	104.366	104.264
5.125	104.594	104.578	104.563	104.547	5.500	105.529	105.469	105.322	105.277	5.125	102.262	102.151	102.223	102.110
5.250					5.625	105.753	105.699	105.547	105.507	5.250	102.619	102.505	102.581	102.464
5.375					5.750	105.997	105.746	105.588	105.517	5.375	102.854	102.736	102.816	102.696
5.500					5.875	106.000	106.000	105.916	105.851	5.500	103.022	102.901	102.984	102.861
5.625					6.000	106.000	106.000	106.000	106.000	5.625	102.465	102.333	102.429	102.296

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% - 85.00%	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



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

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WesLend Fixed High Balance

1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.875	100.536	100.520	100.504	100.489	4.000	101.277	101.261	101.245	101.230	3.250	100.795	100.780	100.753	100.724
4.000	101.277	101.261	101.245	101.230	4.125	101.398	101.382	101.366	101.351	3.375	101.130	101.115	101.088	101.059
4.125	101.398	101.382	101.366	101.351	4.250	101.496	101.480	101.464	101.449	3.500	101.452	101.436	101.409	101.380
4.250	101.496	101.480	101.464	101.449	4.375	101.926	101.910	101.894	101.879	3.625	101.741	101.726	101.699	101.670
4.375	101.926	101.910	101.894	101.879	4.500	102.357	102.341	102.325	102.310	3.750	102.062	102.046	102.019	101.990
4.500	102.357	102.341	102.325	102.310	4.625	102.458	102.442	102.426	102.411	3.875	102.207	102.191	102.175	102.160
4.625	102.458	102.442	102.426	102.411	4.750	102.444	102.428	102.412	102.397	4.000	102.682	102.666	102.650	102.635
4.750	102.444	102.428	102.412	102.397	4.875	102.959	102.944	102.928	102.912	4.125	102.894	102.879	102.852	102.823
4.875	102.959	102.944	102.928	102.912	5.000	103.218	103.203	103.187	103.171	4.250	103.011	102.996	102.963	102.927
5.000	103.218	103.203	103.187	103.171	5.125	103.296	103.281	103.265	103.249	4.375	103.287	103.272	103.239	103.203
5.125	103.296	103.281	103.265	103.249	5.250	103.281	103.266	103.250	103.234	4.500	103.296	103.281	103.248	103.212
5.250	103.281	103.266	103.250	103.234	5.375	103.420	103.404	103.388	103.373	4.625	103.468	103.452	103.420	103.383
5.375	103.420	103.404	103.388	103.373	5.500	103.682	103.666	103.651	103.635	4.750	103.161	103.145	103.130	103.114
5.500	103.682	103.666	103.651	103.635	5.625					4.875	103.155	103.139	103.124	103.108
5.625					5.750					5.000	103.099	103.083	103.068	103.052
5.750					5.875					5.125	103.129	103.113	103.086	103.057
					6.000					5.250				102.979

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	98.915	98.900	98.884	98.868
3.375	99.247	99.231	99.215	99.200
3.500	101.136	101.120	101.104	101.089
3.625	101.364	101.349	101.333	101.317
3.750	102.023	102.008	101.992	101.976
3.875	102.207	102.191	102.175	102.160
4.000	102.682	102.666	102.650	102.635
4.125	102.674	102.658	102.642	102.627
4.250	102.805	102.789	102.773	102.758
4.375	103.210	103.194	103.178	103.163
4.500	103.166	103.150	103.135	103.119
4.625	103.169	103.153	103.138	103.122
4.750	103.161	103.145	103.130	103.114
4.875	103.155	103.139	103.124	103.108
5.000	103.099	103.083	103.068	103.052
5.125	103.032	103.016	103.001	102.985
5.250	103.026	103.010	102.995	102.979

LPMI Product Codes			
1012-99	30 Year Fixed LPMI High Balance	1055-99	30 Year Fixed LPMI Super Conforming
1112-99	25 Year Fixed LPMI High Balance	1154-99	25 Year Fixed LPMI Super Conforming
1212-99	20 Year Fixed LPMI High Balance	1254-99	20 Year Fixed LPMI Super Conforming
1312-99	15 Year Fixed LPMI High Balance	1354-99	15 Year Fixed LPMI Super Conforming

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

Price Adjustments

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

Conventional Adjusters	
Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yr	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000

Loans with Secondary Financing				
All Loans with Subordinate Financing				
The below adds also apply:				
LTV Range	CLTV Range	Fico <720	Fico ≥720	
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250	
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500	
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750	
75.01% - 90.00%	01% - 90.00%	-1.000	-0.750	
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500	

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

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

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

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

8000-99 8100-99					6000-99 6100-99					FHA/VA 25/30 Yr Fixed					8200-99 6200-99					FHA/VA 20 Yr Fixed					8300-99 6300-99					FHA/VA 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
3.375	101.025	100.994	100.962	100.931	3.375	101.025	100.994	100.962	100.931	3.500	101.731	101.715	101.699	101.684	3.500	102.219	102.188	102.156	102.125	3.500	102.219	102.188	102.156	102.125	3.625	102.035	102.020	102.004	101.988					
3.500	102.219	102.188	102.156	102.125	3.625	102.729	102.698	102.666	102.635	3.625	102.698	102.666	102.635	102.604	3.750	102.281	102.266	102.250	102.234	3.750	102.609	102.578	102.546	102.515	3.875	102.499	102.483	102.467	102.452					
3.625	102.729	102.698	102.666	102.635	3.750	102.609	102.578	102.546	102.515	3.750	102.578	102.546	102.515	102.484	4.000	102.873	102.857	102.841	102.826	3.875	102.957	102.926	102.895	102.863	4.125	103.195	103.179	103.163	103.148					
3.750	102.609	102.578	102.546	102.515	4.000	103.485	103.454	103.423	103.391	4.000	103.485	103.454	103.423	103.391	4.250	103.933	103.902	103.871	103.839	4.000	103.957	103.926	103.895	103.863	4.250	103.774	102.758	102.742	102.727					
3.875	102.957	102.926	102.895	102.863	4.125	103.933	103.902	103.871	103.839	4.125	103.933	103.902	103.871	103.839	4.375	103.093	103.077	103.062	103.046	4.250	103.318	103.287	103.256	103.224	4.375	103.093	103.077	103.062	103.046					
4.000	103.485	103.454	103.423	103.391	4.250	103.318	103.287	103.256	103.224	4.250	103.318	103.287	103.256	103.224	4.500	103.647	103.616	103.584	103.553	4.375	103.647	103.616	103.584	103.553	4.500	103.475	103.459	103.444	103.428					
4.125	103.933	103.902	103.871	103.839	4.375	103.647	103.616	103.584	103.553	4.375	103.647	103.616	103.584	103.553	4.625	104.128	104.097	104.065	104.034	4.500	104.128	104.097	104.065	104.034	4.625	103.762	103.746	103.731	103.715					
4.250	103.318	103.287	103.256	103.224	4.500	104.128	104.097	104.065	104.034	4.500	104.128	104.097	104.065	104.034	4.750	104.547	104.516	104.484	104.453	4.625	104.547	104.516	104.484	104.453	4.750	103.032	103.016	103.000	102.985					
4.375	103.647	103.616	103.584	103.553	4.625	104.547	104.516	104.484	104.453	4.625	104.516	104.484	104.453	104.422	4.750	103.927	103.895	103.864	103.833	4.750	103.927	103.895	103.864	103.833	4.875	103.401	103.385	103.369	103.354					
4.500	104.128	104.097	104.065	104.034	4.750	103.927	103.895	103.864	103.833	4.750	103.895	103.864	103.833	103.802	5.000	104.385	104.354	104.323	104.292	4.875	104.385	104.354	104.323	104.292	5.000	103.766	103.750	103.734	103.719					
4.625	104.547	104.516	104.484	104.453	4.875	104.385	104.354	104.323	104.292	4.875	104.385	104.354	104.323	104.292	5.125	104.882	104.851	104.820	104.789	5.000	104.882	104.851	104.820	104.789	5.125									
4.750	103.927	103.895	103.864	103.833	5.000	104.882	104.851	104.820	104.789	5.000	104.882	104.851	104.820	104.789	5.250	105.243	105.212	105.181	105.150	5.125	105.243	105.212	105.181	105.150	5.250									
4.875	104.385	104.354	104.323	104.292	5.125	105.243	105.212	105.181	105.150	5.125	105.228	105.197	105.165	105.134	5.375	104.468	104.437	104.406	104.374	5.250	104.468	104.437	104.406	104.374	5.375									
5.000	104.882	104.851	104.820	104.789	5.250	104.468	104.437	104.406	104.374	5.250	104.453	104.421	104.390	104.359	5.500					5.375					5.500									
5.125	105.243	105.212	105.181	105.150	5.375					5.375					5.500					5.500					5.500									
5.250	104.468	104.437	104.406	104.374	5.500					5.500					5.625					5.625					5.625									
5.375					5.625					5.625					5.750					5.750					5.750									
5.500					5.750					5.750										5.750														

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	101.025	100.994	100.962	100.931					
3.500	102.219	102.188	102.156	102.125					
3.625	102.729	102.698	102.666	102.635					
3.750	102.609	102.578	102.546	102.515					
3.875	102.957	102.926	102.895	102.863					
4.000	103.485	103.454	103.423	103.391					
4.125	103.933	103.902	103.871	103.839					
4.250	103.318	103.287	103.256	103.224					
4.375	103.647	103.616	103.584	103.553					
4.500	104.128	104.097	104.065	104.034					
4.625	104.547	104.516	104.484	104.453					
4.750	103.927	103.895	103.864	103.833					
4.875	104.385	104.354	104.323	104.292					
5.000	104.882	104.851	104.820	104.789					
5.125	105.243	105.212	105.181	105.150					
5.250	104.468	104.437	104.406	104.374					
5.375									
5.500									
5.625									
5.750									

Streamline/IRRRL Product Codes			
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL
8137-99	FHA 25 Year Fixed Streamline	6137-99	VA 25 Year IRRRL
8237-99	FHA 20 Year Fixed Streamline	6237-99	VA 20 Year IRRRL
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL

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

Price Adjustments

FICO Adjustments	
580 - 599	-2.500
600 - 619	-2.000
620 - 639	-1.250
640 - 659	-0.375
660 - 679	-0.250
680 - 699	0.000
> 700	0.000

Government Adjusters	
VA Loan	-0.250
Manufactured	-1.250
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000

Loan Amount	
\$60,001 - \$75,000	-0.500
\$75,001 - \$100,000	-0.250
\$100,001 - \$125,000	-0.125
\$125,001 - \$225,000	0.000
\$225,001 - \$250,000	0.100

State Adjustments	
Zone 1: NY	-0.100
Zone 2: NV, UT	-0.050
Zone 3: CO, GA, HI, ID, MA, MD, NC	0.000
Zone 4: AL, AZ, CT, DC, IN, ME, MI, MN, MO, NE, NJ	0.050
Zone 5: IA, IL, KS, LA, NH, NM, OH, OK, OR, WA, RI, SC	0.100
Zone 6: AR, FL, MT,	0.150

*Adjustments to Total loan amount

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



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

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WesLend Government High Balance

8033-99 6033-99 FHA/VA 30 Yr Fixed High Balance					8333-99 6333-99 FHA/VA 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.500	100.194	100.163	100.131	100.100	3.375	100.740	100.726	100.712	100.699
3.625	100.725	100.694	100.662	100.631	3.500	101.172	101.158	101.144	101.131
3.750	101.244	101.213	101.181	101.150	3.625	101.603	101.589	101.574	101.562
3.875	100.999	100.968	100.937	100.905	3.750	102.018	102.005	101.990	101.978
4.000	101.527	101.496	101.465	101.433	3.875	101.945	101.937	101.915	101.896
4.125	101.975	101.944	101.913	101.881	4.000	102.376	102.368	102.346	102.327
4.250	102.016	101.984	101.953	101.922	4.125	102.794	102.786	102.764	102.745
4.375	101.769	101.738	101.706	101.675	4.250	103.185	103.177	103.155	103.136
4.500	102.250	102.219	102.187	102.156	4.375	101.629	101.628	101.613	101.600
4.625	102.669	102.638	102.606	102.575	4.500	101.990	101.989	101.974	101.961
4.750	102.562	102.531	102.500	102.469	4.625	102.354	102.353	102.339	102.326
4.875	102.417	102.386	102.355	102.324	4.750	102.721	102.720	102.706	102.693
5.000	102.915	102.884	102.853	102.822	4.875				
5.125	103.376	103.345	103.314	103.283	5.000				
5.250	102.938	102.907	102.876	102.844	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	98.714	98.651	98.589	3.000	98.714	98.651	98.589
3.125	99.097	99.034	98.972	3.125	99.097	99.034	98.972
3.250	99.481	99.418	99.356	3.250	99.481	99.418	99.356
3.375	100.916	100.853	100.791	3.375	100.916	100.853	100.791
3.500	101.305	101.242	101.180	3.500	101.305	101.242	101.180
3.625	101.695	101.632	101.570	3.625	101.695	101.632	101.570
3.750	102.086	102.023	101.961	3.750	102.086	102.023	101.961
3.875	102.121	102.058	101.996	3.875	102.121	102.058	101.996
4.000	102.521	102.458	102.396	4.000	102.521	102.458	102.396
4.125	102.913	102.850	102.788	4.125	102.913	102.850	102.788
4.250	103.305	103.242	103.180	4.250	103.305	103.242	103.180
4.375	103.217	103.154	103.092	4.375	103.217	103.154	103.092
4.500	103.609	103.546	103.484	4.500	103.609	103.546	103.484
4.625	104.000	103.938	103.876	4.625	104.000	103.938	103.876
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

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

*Adjustments to Total loan amount

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

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HomeReady										
1021-00 1024-00 Home Ready 30 Yr Fixed					1221-00 1224-00 Home Ready 20 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.625	99.419	99.404	99.388	99.372	3.875	100.996	100.981	100.965	100.950	
3.750	100.022	100.007	99.991	99.975	4.000	101.411	101.395	101.380	101.364	
3.875	100.548	100.533	100.517	100.501	4.125	101.718	101.702	101.686	101.671	
4.000	101.188	101.172	101.156	101.141	4.250	102.124	102.108	102.093	102.077	
4.125	101.303	101.288	101.272	101.256	4.375	102.529	102.513	102.497	102.482	
4.250	101.646	101.631	101.615	101.599	4.500	102.902	102.886	102.870	102.855	
4.375	102.033	102.018	102.002	101.986	4.625	102.994	102.979	102.963	102.948	
4.500	102.442	102.426	102.410	102.395	4.750	103.476	103.460	103.445	103.429	
4.625	102.538	102.523	102.507	102.492	4.875	103.836	103.820	103.804	103.789	
4.750	102.901	102.886	102.870	102.855	5.000	104.019	104.003	103.988	103.972	
4.875	103.328	103.312	103.297	103.281	5.125	104.163	104.148	104.132	104.117	
5.000	103.537	103.521	103.506	103.490	5.250	104.259	104.244	104.228	104.212	
5.125	103.757	103.741	103.725	103.710	5.375	104.351	104.335	104.320	104.304	
5.250	104.107	104.092	104.076	104.060	5.500	104.558	104.542	104.526	104.511	
5.375	104.197	104.182	104.166	104.151	5.625					
5.500	103.761	103.745	103.730	103.714	5.750					
5.625					5.875					
5.750					6.000					
5.875					6.125					
6.000					6.250					

Cumulative Price Adjustment Caps		
FICO	LTV ≤80	LTV >80
< 680	-1.500	-1.500
> 680	-1.500	0.000
Caps: does not include escrow waiver, LPMI & State adj's, or Loan amt adj's		

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

Price Adjustments

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

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

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

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

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

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

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HomePossible						
	1022-00	Home Possible 30 Yr Fixed				
	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
		3.625	100.734	100.710	100.683	100.664
		3.750	101.383	101.359	101.336	101.316
		3.875	101.910	101.886	101.867	101.848
		4.000	102.646	102.622	102.613	102.593
		4.125	102.769	102.745	102.743	102.723
		4.250	103.011	102.966	102.969	102.932
		4.375	103.387	103.342	103.363	103.326
		4.500	103.793	103.748	103.773	103.735
		4.625	103.854	103.808	103.821	103.784
		4.750	103.867	103.799	103.816	103.761
		4.875	104.338	104.271	104.296	104.240
		5.000	104.536	104.468	104.500	104.445
		5.125	104.534	104.445	104.475	104.401
		5.250	104.880	104.790	104.827	104.753
		5.375	105.256	105.166	105.207	105.133
		5.500	105.488	105.398	105.443	105.369
		5.625	105.504	105.392	105.489	105.397
		5.750	105.768	105.656	105.758	105.666
		5.875	106.021	105.909	106.015	105.923
		6.000	106.235	106.123	106.232	106.140

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	Rate	Re-Lock	Rate
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

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

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

Loans with Secondary Financing	
All Loans with Subordinate Financing	-0.500

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

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

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

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WesLend ARM															
1700-77 Margin 2.25				5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25				7/1 LIBOR ARM Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	99.132	99.113	99.101	2.750	98.824	98.797	98.784	3.000	98.937	98.897	98.872	3.000	98.937	98.897	98.872
2.875	99.452	99.434	99.416	2.875	99.250	99.224	99.206	3.125	99.433	99.397	99.366	3.125	99.433	99.397	99.366
3.000	99.775	99.757	99.734	3.000	99.675	99.652	99.629	3.250	99.846	99.812	99.776	3.250	99.846	99.812	99.776
3.125	100.098	100.080	100.052	3.125	100.101	100.080	100.051	3.375	100.241	100.208	100.167	3.375	100.241	100.208	100.167
3.250	100.520	100.464	100.408	3.250	100.448	100.428	100.395	3.500	100.635	100.604	100.557	3.500	100.635	100.604	100.557
3.375	100.830	100.775	100.718	3.375	100.780	100.761	100.722	3.625	101.029	100.999	100.948	3.625	101.029	100.999	100.948
3.500	101.184	101.128	101.072	3.500	101.113	101.094	101.050	3.750	101.435	101.380	101.323	3.750	101.435	101.380	101.323
3.625	101.547	101.491	101.435	3.625	101.447	101.429	101.379	3.875	102.001	101.946	101.889	3.875	102.001	101.946	101.889
3.750	101.845	101.789	101.733	3.750	101.767	101.733	101.678	4.000	102.309	102.253	102.197	4.000	102.309	102.253	102.197
3.875	102.131	102.076	102.019	3.875	102.131	102.076	102.019	4.125	102.556	102.501	102.444	4.125	102.556	102.501	102.444
4.000	102.392	102.337	102.280	4.000	102.420	102.365	102.308	4.250				4.250			
4.125	102.202	102.590	102.534	4.125	102.670	102.651	102.581	4.375				4.375			
4.250				4.250				4.500				4.500			
4.375				4.375				4.625				4.625			
4.500				4.500								4.750			
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

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

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



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WesLend ARM High Balance

1733-77 5/1 LIBOR ARM High Balance				1833-77 7/1 LIBOR ARM High Balance				1933-77 10/1 LIBOR ARM High Balance			
Margin 2.25 Caps 2/2/5				Margin 2.25 Caps 5/2/5				Margin 2.25 Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	99.320	99.301	99.289	2.750	98.902	98.874	98.861	3.000	99.109	99.069	99.043
2.875	99.634	99.616	99.598	2.875	99.322	99.297	99.279	3.125	99.597	99.560	99.529
3.000	99.949	99.931	99.908	3.000	99.741	99.718	99.694	3.250	100.001	99.966	99.930
3.125	100.267	100.249	100.221	3.125	100.160	100.139	100.110	3.375	100.387	100.354	100.313
3.250	100.516	100.498	100.464	3.250	100.501	100.481	100.448	3.500	100.771	100.740	100.693
3.375	100.756	100.736	100.697	3.375	100.830	100.810	100.772	3.625	101.155	101.125	101.074
3.500	100.998	100.978	100.934	3.500	101.158	101.139	101.095	3.750	101.428	101.398	101.341
3.625	101.244	101.223	101.174	3.625	101.490	101.471	101.422	3.875	101.688	101.658	101.596
3.750	101.522	101.499	101.445	3.750	101.792	101.774	101.719	4.000	101.956	101.925	101.857
3.875	101.804	101.780	101.721	3.875	102.092	102.074	102.014	4.125	102.228	102.197	102.124
4.000	102.086	102.062	101.998	4.000	102.398	102.379	102.314	4.250	102.472	102.439	102.361
4.125	102.371	102.347	102.277	4.125	102.707	102.688	102.618	4.375	102.713	102.679	102.596
4.250	102.606	102.580	102.505	4.250	102.946	102.926	102.851	4.500	102.956	102.921	102.833
4.375	102.833	102.806	102.725	4.375	103.177	103.155	103.075	4.625	103.201	103.165	103.071
4.500	103.061	103.031	102.946	4.500	103.408	103.385	103.299	4.750	103.379	103.341	103.242
4.625	103.288	103.257	103.166	4.625	103.500	103.500	103.500	4.875	103.500	103.500	103.405
4.750	103.492	103.458	103.363	4.750				5.000	103.500	103.500	103.500
4.875	103.500	103.500	103.500	4.875				5.125			
5.000				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

[Return to Home Tab](#)



Effective: 6/6/19 11:27 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	99.203	99.078	3.750	100.425	100.300			
4.125	99.515	99.390	3.875	100.944	100.819			
4.250	99.804	99.679	4.000	101.151	101.026			
4.375	100.096	99.971	4.125	101.371	101.246			
4.500	100.334	100.209	4.250	101.680	101.555			
4.625	100.636	100.511	4.375	101.971	101.846			
4.750	100.950	100.825	4.500	102.168	102.043			
4.875	101.213	101.088	4.625					
5.000	101.465	101.340	4.750					
5.125	101.738	101.613	4.875					
5.250	102.015	101.890	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	99.184	99.059	3.500	99.204	99.079	3.625	99.096	98.971
3.625	99.476	99.351	3.625	99.582	99.457	3.750	99.664	99.539
3.750	99.719	99.594	3.750	99.995	99.870	3.875	100.106	99.981
3.875	100.026	99.901	3.875	100.346	100.221	4.000	100.432	100.307
4.000	100.340	100.215	4.000	100.741	100.616	4.125	100.862	100.737
4.125	100.636	100.511	4.125	101.045	100.920	4.250	101.255	101.130
4.250	100.914	100.789	4.250	101.357	101.232	4.375	101.569	101.444
4.375	101.175	101.050	4.375	101.642	101.517	4.500	101.804	101.679
4.500	101.441	101.316	4.500	101.872	101.747	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	
LTV > 80% w/No MI (in addition to above adjustments)								
No MI w/760+ Fico	n/a	n/a	n/a	n/a	n/a	-0.375	-1.000	
No MI w/740-759 Fico	n/a	n/a	n/a	n/a	n/a	-0.375	-1.125	
No MI w/720-739 Fico	n/a	n/a	n/a	n/a	n/a	-0.375	n/a	