



Effective: 6/13/19 11:35 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	100.951	100.905	100.885	100.865	3.625	101.549	101.440	101.421	101.401	2.750	98.407	98.404	98.329	98.326
3.750	101.575	101.532	101.514	101.496	3.750	102.161	102.054	102.038	102.020	2.875	99.076	99.074	98.996	98.996
3.875	102.030	101.990	101.972	101.958	3.875	102.661	102.557	102.544	102.529	3.000	99.715	99.714	99.637	99.636
4.000	102.769	102.734	102.724	102.715	4.000	103.119	103.017	103.002	102.989	3.125	100.300	100.300	100.222	100.222
4.125	102.860	102.826	102.822	102.811	4.125	103.472	103.373	103.358	103.347	3.250	101.686	101.687	101.610	101.612
4.250	103.064	103.052	103.022	102.987	4.250	103.839	103.795	103.761	103.727	3.375	101.992	101.995	101.917	101.920
4.375	103.448	103.441	103.425	103.394	4.375	104.114	104.073	104.040	104.008	3.500	101.859	101.836	101.812	101.793
4.500	103.840	103.833	103.820	103.793	4.500	104.492	104.452	104.422	104.392	3.625	102.291	102.269	102.246	102.228
4.625	103.889	103.886	103.860	103.834	4.625	104.599	104.560	104.531	104.498	3.750	103.093	103.073	103.055	103.039
4.750	104.013	103.985	103.933	103.879	4.750	104.954	104.894	104.841	104.788	3.875	103.245	103.226	103.212	103.197
4.875	104.491	104.466	104.418	104.369	4.875	105.280	105.221	105.171	105.120	4.000	103.678	103.660	103.641	103.626
5.000	104.688	104.664	104.621	104.572	5.000	105.569	105.512	105.464	105.412	4.125	103.513	103.469	103.471	103.435
5.125	104.657	104.657	104.582	104.508	5.125	105.431	105.369	105.296	105.222	4.250	104.209	104.168	104.171	104.137
5.250	104.975	104.977	104.906	104.833	5.250	105.735	105.674	105.603	105.531	4.375	104.597	104.556	104.561	104.528
5.375	105.324	105.327	105.261	105.189	5.375	105.986	105.928	105.858	105.788	4.500	103.922	103.854	103.643	103.587
5.500	105.556	105.560	105.495	105.427	5.500	106.235	106.176	106.111	106.043	4.625	104.287	104.221	104.011	103.956
5.625	105.462	105.509	105.416	105.323	5.625	105.580	105.627	105.534	105.441	4.750	104.681	104.616	104.406	104.352
5.750	105.709	105.758	105.667	105.576	5.750	105.873	105.921	105.830	105.738	4.875	105.023	104.959	104.749	104.696
5.875	105.952	106.002	105.915	105.822	5.875	106.252	106.302	106.212	106.121	5.000	104.650	104.559	104.561	104.486
6.000	106.165	106.215	106.130	106.038	6.000	106.439	106.487	106.400	106.308	5.125	104.993	104.904	104.905	104.832
6.125	106.390	106.220	106.107	105.995	6.125	106.520	106.349	106.238	106.127	5.250				
6.250	106.635	106.465	106.354	106.243	6.250					5.375				
6.375	106.916	106.745	106.637	106.526	6.375					5.500				
6.500	107.479	107.433	107.302	107.172	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	100.139	100.093	100.073	100.053	2.875	98.670	98.668	98.590	98.590
3.750	100.762	100.719	100.701	100.683	3.000	99.309	99.308	99.231	99.230
3.875	101.217	101.177	101.159	101.145	3.125	99.894	99.894	99.816	99.816
4.000	101.957	101.922	101.912	101.903	3.250	101.280	101.281	101.204	101.206
4.125	102.048	102.014	102.010	101.999	3.375	101.585	101.588	101.510	101.513
4.250	102.257	102.245	102.215	102.180	3.500	101.295	101.272	101.248	101.229
4.375	102.641	102.634	102.618	102.587	3.625	101.727	101.705	101.682	101.664
4.500	103.033	103.026	103.013	102.986	3.750	102.534	102.514	102.496	102.480
4.625	103.081	103.078	103.052	103.026	3.875	102.686	102.667	102.653	102.638
4.750	102.930	102.902	102.850	102.796	4.000	103.119	103.101	103.082	103.067
4.875	103.408	103.383	103.335	103.286	4.125	102.491	102.447	102.449	102.413
5.000	103.605	103.581	103.538	103.489	4.250	103.187	103.146	103.149	103.115
5.125	103.008	103.008	102.933	102.859	4.375	103.575	103.534	103.539	103.506
5.250	103.326	103.328	103.257	103.184	4.500	102.156	102.088	101.877	101.821
5.375	103.675	103.678	103.612	103.540	4.625	102.522	102.456	102.246	102.191
5.500	103.907	103.911	103.846	103.778	4.750	102.915	102.850	102.640	102.586
5.625	103.110	103.157	103.064	102.971	4.875	103.257	103.193	102.983	102.930
5.750	103.358	103.407	103.316	103.225	5.000	102.744	102.653	102.655	102.580
5.875	103.600	103.650	103.563	103.470	5.125	103.087	102.998	102.999	102.926
6.000	103.813	103.863	103.778	103.686	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	100.188	100.126	100.141	100.118	3.625	100.498	100.475	100.452	100.428	3.000	99.688	99.664	99.641	99.618
3.750	101.312	101.312	101.265	101.241	3.750	101.828	101.804	101.781	101.757	3.125	100.128	100.104	100.081	100.057
3.875	101.794	101.794	101.747	101.724	3.875	102.321	102.298	102.274	102.251	3.250	100.345	100.322	100.298	100.275
4.000	102.566	102.566	102.519	102.496	4.000	102.819	102.796	102.772	102.749	3.375	100.652	100.628	100.605	100.582
4.125	102.677	102.677	102.630	102.607	4.125	103.194	103.171	103.147	103.124	3.500	101.882	101.858	101.835	101.811
4.250	102.915	102.915	102.868	102.845	4.250	103.634	103.611	103.587	103.564	3.625	102.533	102.510	102.486	102.463
4.375	103.349	103.349	103.302	103.279	4.375	103.962	103.939	103.915	103.892	3.750	102.695	102.672	102.649	102.625
4.500	103.769	103.769	103.722	103.699	4.500	104.367	104.344	104.320	104.297	3.875	102.852	102.829	102.806	102.782
4.625	103.832	103.832	103.785	103.762	4.625	104.488	104.465	104.441	104.418	4.000	103.261	103.237	103.214	103.190
4.750	103.956	103.956	103.909	103.886	4.750	104.846	104.823	104.799	104.776	4.125	103.779	103.756	103.733	103.709
4.875	104.496	104.496	104.449	104.425	4.875	105.231	105.207	105.184	105.160	4.250	103.792	103.769	103.746	103.722
5.000	104.695	104.695	104.648	104.624	5.000	105.525	105.501	105.478	105.454	4.375	104.193	104.170	104.147	104.123
5.125	104.806	104.806	104.759	104.735	5.125	105.515	105.491	105.468	105.444	4.500	104.217	104.193	104.170	104.146
5.250	105.051	105.051	105.004	104.980	5.250	105.731	105.707	105.684	105.660	4.625	104.225	104.202	104.178	104.155
5.375	105.432	105.432	105.385	105.361	5.375	106.022	105.998	105.975	105.951	4.750	104.488	104.465	104.441	104.418
5.500	105.664	105.664	105.617	105.594	5.500	106.273	106.249	106.226	106.203	4.875	104.795	104.772	104.748	104.725
5.625					5.625					5.000	104.876	104.853	104.829	104.806
5.750					5.750					5.125	105.089	105.066	105.042	105.019
5.875					5.875					5.250	105.084	105.061	105.037	105.014
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	101.187	101.152	101.108	101.066	3.625	100.953	100.956	100.887	100.892	3.250	100.938	100.904	100.860	100.825
3.375	101.494	101.460	101.416	101.373	3.750	100.766	100.740	100.666	100.644	3.375	101.319	101.290	101.240	101.211
3.500	101.761	101.737	101.714	101.690	3.875	101.352	101.332	101.253	101.236	3.500	101.554	101.530	101.475	101.452
3.625	102.515	102.481	102.443	102.420	4.000	101.948	101.933	101.849	101.838	3.625	101.712	101.696	101.636	101.615
3.750	102.714	102.691	102.668	102.644	4.125	102.300	102.292	102.202	102.196	3.750	102.177	102.166	102.101	102.086
3.875	102.870	102.847	102.824	102.800	4.250	102.239	102.233	102.138	102.137	3.875	102.534	102.528	102.458	102.448
4.000	103.277	103.253	103.230	103.206	4.375	102.722	102.722	102.622	102.626	4.000	102.780	102.780	102.704	102.700
4.125	103.747	103.715	103.678	103.643	4.500	103.183	103.189	103.083	103.093	4.125	102.850	102.857	102.776	102.775
4.250	103.771	103.748	103.725	103.701	4.625	103.515	103.525	103.415	103.430	4.250	103.307	103.319	103.233	103.237
4.375	104.171	104.148	104.125	104.101	4.750	103.333	103.347	103.231	103.250	4.375	103.746	103.764	103.673	103.682
4.500	104.428	104.404	104.381	104.357	4.875	103.784	103.803	103.682	103.708	4.500	103.974	103.998	103.902	103.917
4.625	104.434	104.411	104.387	104.364	5.000	104.145	104.170	104.043	104.074	4.625	103.512	103.512	103.410	103.397
4.750	104.644	104.621	104.597	104.574	5.125	104.479	104.510	104.378	104.414	4.750	103.917	103.922	103.815	103.807
4.875	105.045	105.022	104.998	104.975	5.250	104.390	104.423	104.287	104.327	4.875	104.188	104.199	104.086	104.084
5.000	105.090	105.067	105.043	105.020	5.375	104.779	104.817	104.675	104.721	5.000	104.376	104.392	104.275	104.278
5.125	105.115	105.092	105.068	105.045	5.500	105.079	105.123	104.976	105.028	5.125	101.976	102.000	101.877	101.883
5.250					5.625	105.304	105.354	105.202	105.259	5.250	102.329	102.358	102.230	102.242
5.375					5.750					5.375	102.562	102.597	102.464	102.481
5.500					5.875					5.500	102.730	102.770	102.632	102.654
5.625					6.000					5.625	102.248	102.357	102.214	102.302

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

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

Price Adjustments

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

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

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

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

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

State Adjustments	
Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.100
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.2



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: 6/13/19 11:35 AM

WesLend Fixed High Balance

1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.875	100.298	100.275	100.251	100.228	4.000	101.070	101.047	101.023	101.000	3.250	100.723	100.690	100.654	100.619
4.000	101.070	101.047	101.023	101.000	4.125	101.181	101.158	101.134	101.111	3.375	101.063	101.030	100.993	100.958
4.125	101.181	101.158	101.134	101.111	4.250	101.523	101.500	101.476	101.453	3.500	101.416	101.384	101.347	101.312
4.250	101.523	101.500	101.476	101.453	4.375	101.947	101.924	101.900	101.877	3.625	101.677	101.645	101.608	101.573
4.375	101.947	101.924	101.900	101.877	4.500	102.366	102.343	102.319	102.296	3.750	102.001	101.969	101.944	101.920
4.500	102.366	102.343	102.319	102.296	4.625	102.429	102.406	102.382	102.359	3.875	102.147	102.124	102.101	102.077
4.625	102.429	102.406	102.382	102.359	4.750	102.459	102.436	102.412	102.389	4.000	102.556	102.532	102.509	102.485
4.750	102.459	102.436	102.412	102.389	4.875	102.999	102.975	102.952	102.928	4.125	102.838	102.806	102.769	102.734
4.875	102.999	102.975	102.952	102.928	5.000	103.198	103.174	103.151	103.127	4.250	102.888	102.855	102.819	102.785
5.000	103.198	103.174	103.151	103.127	5.125	103.200	103.176	103.153	103.129	4.375	103.171	103.139	103.102	103.068
5.125	103.200	103.176	103.153	103.129	5.250	103.183	103.159	103.136	103.112	4.500	103.172	103.139	103.103	103.069
5.250	103.183	103.159	103.136	103.112	5.375	103.199	103.175	103.152	103.128	4.625	103.356	103.323	103.287	103.253
5.375	103.199	103.175	103.152	103.128	5.500	103.457	103.433	103.410	103.387	4.750	103.132	103.109	103.085	103.062
5.500	103.457	103.433	103.410	103.387	5.625					4.875	103.176	103.153	103.129	103.106
5.625					5.750					5.000	103.220	103.197	103.173	103.150
5.750					5.875					5.125	103.246	103.223	103.199	103.176
					6.000					5.250				103.171

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	98.890	98.867	98.843	98.820
3.375	99.226	99.203	99.179	99.156
3.500	101.196	101.172	101.149	101.125
3.625	101.414	101.391	101.367	101.344
3.750	101.990	101.967	101.944	101.920
3.875	102.147	102.124	102.101	102.077
4.000	102.556	102.532	102.509	102.485
4.125	102.516	102.493	102.470	102.446
4.250	102.567	102.544	102.521	102.497
4.375	102.968	102.945	102.922	102.898
4.500	102.989	102.965	102.942	102.918
4.625	103.058	103.035	103.011	102.988
4.750	103.132	103.109	103.085	103.062
4.875	103.176	103.153	103.129	103.106
5.000	103.220	103.197	103.173	103.150
5.125	103.246	103.223	103.199	103.176
5.250	103.241	103.218	103.194	103.171

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	-2.500	-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	101.270	101.231	101.192	101.153	3.375	101.270	101.231	101.192	101.153	3.500	102.186	102.163	102.139	102.116	3.500	102.621	102.582	102.543	102.504	3.500	102.621	102.582	102.543	102.504	3.625	102.504	102.481	102.458	102.434					
3.500	102.621	102.582	102.543	102.504	3.625	103.133	103.094	103.055	103.016	3.625	102.795	102.772	102.749	102.725	3.625	103.117	103.078	103.039	103.000	3.750	102.795	102.772	102.749	102.725	3.750	102.934	102.910	102.887	102.863					
3.625	103.133	103.094	103.055	103.016	3.750	102.845	102.806	102.767	102.728	3.750	102.829	102.790	102.751	102.712	3.750	102.829	102.790	102.751	102.712	3.875	102.845	102.806	102.767	102.728	3.875	102.934	102.910	102.887	102.863					
3.750	102.845	102.806	102.767	102.728	3.875	103.370	103.331	103.292	103.253	3.875	103.370	103.331	103.292	103.253	4.000	103.370	103.331	103.292	103.253	4.000	103.370	103.331	103.292	103.253	4.000	103.306	103.282	103.259	103.235					
3.875	103.370	103.331	103.292	103.253	4.000	103.899	103.860	103.821	103.782	4.000	103.899	103.860	103.821	103.782	4.125	103.899	103.860	103.821	103.782	4.125	103.899	103.860	103.821	103.782	4.125	103.593	103.570	103.547	103.523					
4.000	103.899	103.860	103.821	103.782	4.125	104.346	104.307	104.268	104.229	4.125	104.315	104.276	104.237	104.198	4.125	104.315	104.276	104.237	104.198	4.250	104.346	104.307	104.268	104.229	4.250	103.807	103.783	103.760	103.737					
4.125	104.346	104.307	104.268	104.229	4.250	103.540	103.501	103.462	103.423	4.250	103.509	103.470	103.431	103.392	4.250	103.509	103.470	103.431	103.392	4.375	103.540	103.501	103.462	103.423	4.375	103.701	103.677	103.654	103.630					
4.250	103.540	103.501	103.462	103.423	4.375	103.986	103.946	103.907	103.868	4.375	103.986	103.946	103.907	103.868	4.500	103.986	103.946	103.907	103.868	4.500	103.986	103.946	103.907	103.868	4.500	104.082	104.058	104.035	104.011					
4.375	103.986	103.946	103.907	103.868	4.500	104.465	104.425	104.386	104.347	4.500	104.465	104.425	104.386	104.347	4.625	104.465	104.425	104.386	104.347	4.625	104.465	104.425	104.386	104.347	4.625	104.413	104.390	104.366	104.343					
4.500	104.465	104.425	104.386	104.347	4.625	104.880	104.840	104.801	104.762	4.625	104.895	104.856	104.817	104.778	4.750	104.895	104.856	104.817	104.778	4.750	104.895	104.856	104.817	104.778	4.750	104.473	104.450	104.426	104.403					
4.625	104.880	104.840	104.801	104.762	4.750	104.077	104.038	103.999	103.960	4.750	104.093	104.054	104.015	103.976	4.875	104.093	104.054	104.015	103.976	4.875	104.093	104.054	104.015	103.976	4.875	104.372	104.349	104.325	104.302					
4.750	104.077	104.038	103.999	103.960	4.875	104.580	104.541	104.502	104.463	4.875	104.580	104.541	104.502	104.463	5.000	104.580	104.541	104.502	104.463	5.000	104.580	104.541	104.502	104.463	5.000	104.735	104.712	104.688	104.665					
4.875	104.580	104.541	104.502	104.463	5.000	104.873	104.834	104.795	104.756	5.000	104.873	104.834	104.795	104.756	5.125	104.873	104.834	104.795	104.756	5.125	104.873	104.834	104.795	104.756	5.125	104.735	104.712	104.688	104.665					
5.000	104.873	104.834	104.795	104.756	5.125	105.333	105.294	105.255	105.216	5.125	105.364	105.325	105.286	105.247	5.250	105.333	105.294	105.255	105.216	5.250	105.333	105.294	105.255	105.216	5.250	104.735	104.712	104.688	104.665					
5.125	105.333	105.294	105.255	105.216	5.250	104.308	104.269	104.230	104.191	5.250	104.339	104.300	104.261	104.222	5.375	104.308	104.269	104.230	104.191	5.375	104.308	104.269	104.230	104.191	5.375	104.735	104.712	104.688	104.665					
5.250	104.308	104.269	104.230	104.191	5.375					5.375					5.500					5.500					5.500	104.735	104.712	104.688	104.665					
5.375					5.500					5.500					5.625					5.625					5.625	104.735	104.712	104.688	104.665					
5.500					5.625					5.625					5.750					5.750					5.750	104.735	104.712	104.688	104.665					
5.625					5.750					5.750																104.735	104.712	104.688	104.665					
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	101.270	101.231	101.192	101.153					
3.500	102.621	102.582	102.543	102.504					
3.625	103.133	103.094	103.055	103.016					
3.750	102.845	102.806	102.767	102.728					
3.875	103.370	103.331	103.292	103.253					
4.000	103.899	103.860	103.821	103.782					
4.125	104.346	104.307	104.268	104.229					
4.250	103.540	103.501	103.462	103.423					
4.375	103.986	103.946	103.907	103.868					
4.500	104.465	104.425	104.386	104.347					
4.625	104.880	104.840	104.801	104.762					
4.750	104.077	104.038	103.999	103.960					
4.875	104.580	104.541	104.502	104.463					
5.000	104.873	104.834	104.795	104.756					
5.125	105.333	105.294	105.255	105.216					
5.250	104.308	104.269	104.230	104.191					
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	100.544	100.505	100.466	100.427	3.375	101.007	100.987	100.965	100.918
3.625	101.056	101.017	100.978	100.939	3.500	101.448	101.428	101.406	101.358
3.750	101.480	101.441	101.402	101.363	3.625	101.871	101.851	101.829	101.782
3.875	101.412	101.373	101.334	101.295	3.750	102.282	102.262	102.240	102.193
4.000	101.941	101.902	101.863	101.824	3.875	102.157	102.137	102.115	102.068
4.125	102.388	102.349	102.310	102.271	4.000	102.585	102.566	102.544	102.496
4.250	102.238	102.198	102.159	102.120	4.125	103.016	102.997	102.975	102.927
4.375	102.083	102.043	102.004	101.965	4.250	103.417	103.397	103.375	103.328
4.500	102.562	102.522	102.483	102.444	4.375	101.926	101.880	101.806	101.728
4.625	102.976	102.936	102.897	102.858	4.500	102.286	102.239	102.166	102.087
4.750	102.721	102.682	102.643	102.604	4.625	102.647	102.600	102.527	102.448
4.875	102.622	102.583	102.544	102.505	4.750	103.013	102.966	102.893	102.814
5.000	103.115	103.076	103.037	102.998	4.875				
5.125	103.575	103.536	103.497	103.458	5.000				
5.250	103.002	102.963	102.924	102.885	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	98.608	98.545	98.483	3.000	98.608	98.545	98.483
3.125	99.001	98.938	98.876	3.125	99.001	98.938	98.876
3.250	99.375	99.312	99.250	3.250	99.375	99.312	99.250
3.375	100.807	100.744	100.682	3.375	100.807	100.744	100.682
3.500	101.196	101.133	101.071	3.500	101.196	101.133	101.071
3.625	101.586	101.523	101.461	3.625	101.586	101.523	101.461
3.750	101.976	101.913	101.851	3.750	101.976	101.913	101.851
3.875	102.021	101.958	101.896	3.875	102.021	101.958	101.896
4.000	102.411	102.348	102.286	4.000	102.411	102.348	102.286
4.125	102.802	102.739	102.677	4.125	102.802	102.739	102.677
4.250	103.194	103.131	103.069	4.250	103.194	103.131	103.069
4.375	103.107	103.044	102.982	4.375	103.107	103.044	102.982
4.500	103.498	103.435	103.373	4.500	103.498	103.435	103.373
4.625	103.889	103.826	103.764	4.625	103.889	103.826	103.764
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

Home Ready 30 Yr Fixed					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	99.923	99.899	99.876	99.852	3.875	101.029	101.006	100.982	100.959
3.750	100.048	100.025	100.001	99.978	4.000	101.448	101.424	101.401	101.377
3.875	100.581	100.557	100.534	100.510	4.125	101.765	101.741	101.718	101.694
4.000	101.224	101.201	101.178	101.154	4.250	102.129	102.106	102.082	102.059
4.125	101.319	101.296	101.272	101.249	4.375	102.510	102.487	102.464	102.440
4.250	101.713	101.689	101.666	101.642	4.500	102.898	102.875	102.851	102.828
4.375	102.110	102.086	102.063	102.040	4.625	103.026	103.003	102.979	102.956
4.500	102.531	102.507	102.484	102.461	4.750	103.512	103.489	103.465	103.442
4.625	102.681	102.657	102.634	102.611	4.875	103.931	103.908	103.884	103.861
4.750	103.046	103.022	102.999	102.975	5.000	104.123	104.099	104.076	104.053
4.875	103.483	103.459	103.436	103.412	5.125	104.278	104.254	104.231	104.207
5.000	103.706	103.682	103.659	103.635	5.250	104.237	104.214	104.190	104.167
5.125	103.979	103.956	103.933	103.909	5.375	104.384	104.360	104.337	104.313
5.250	104.194	104.171	104.147	104.124	5.500	104.602	104.578	104.555	104.532
5.375	104.292	104.269	104.245	104.222	5.625				
5.500	103.827	103.803	103.780	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	100.701	100.655	100.635	100.615
		3.750	101.325	101.282	101.264	101.246
		3.875	101.780	101.740	101.722	101.708
		4.000	102.519	102.484	102.474	102.465
		4.125	102.610	102.576	102.572	102.561
		4.250	102.814	102.802	102.772	102.737
		4.375	103.198	103.191	103.175	103.144
		4.500	103.590	103.583	103.570	103.543
		4.625	103.639	103.636	103.610	103.584
		4.750	103.763	103.735	103.683	103.629
		4.875	104.241	104.216	104.168	104.119
		5.000	104.438	104.414	104.371	104.322
		5.125	104.407	104.407	104.332	104.258
		5.250	104.725	104.727	104.656	104.583
		5.375	105.074	105.077	105.011	104.939
		5.500	105.306	105.310	105.245	105.177
		5.625	105.212	105.259	105.166	105.073
		5.750	105.459	105.508	105.417	105.326
		5.875	105.702	105.752	105.665	105.572
		6.000	105.915	105.965	105.880	105.788

Cumulative Price Adjustment Caps		
FICO	LTV ≤80	LTV >80
< 680	-1.500	-1.500
> 680	-1.500	0.000

Caps: does not include escrow waiver, LPMI & State adj's, or Loan amt adj's

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

Price Adjustments

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

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

Loans with Secondary Financing	
All Loans with Subordinate Financing	-0.500

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

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

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

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WesLend ARM																							
1700-77 Margin 2.25				5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25				7/1 LIBOR ARM Caps 5/2/5				1900-77 Margin 2.25				10/1 LIBOR ARM Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	99.103	99.081	99.075	2.750	98.747	98.724	98.708	3.000	98.912	98.876	98.852												
2.875	99.431	99.404	99.400	2.875	99.181	99.153	99.141	3.125	99.426	99.385	99.367												
3.000	99.797	99.749	99.728	3.000	99.615	99.582	99.575	3.250	99.830	99.784	99.770												
3.125	100.170	100.122	100.073	3.125	100.049	100.010	100.007	3.375	100.212	100.160	100.149												
3.250	100.494	100.446	100.398	3.250	100.388	100.345	100.345	3.500	100.592	100.535	100.528												
3.375	100.805	100.756	100.708	3.375	100.710	100.661	100.664	3.625	100.972	100.910	100.906												
3.500	101.152	101.104	101.055	3.500	101.033	100.979	100.983	3.750	101.379	101.331	101.282												
3.625	101.509	101.461	101.412	3.625	101.375	101.326	101.304	3.875	101.947	101.898	101.850												
3.750	101.821	101.772	101.723	3.750	101.764	101.716	101.667	4.000	102.269	102.220	102.172												
3.875	102.101	102.051	102.003	3.875	102.129	102.081	102.033	4.125	102.509	102.461	102.412												
4.000	102.366	102.318	102.269	4.000	102.419	102.371	102.322	4.250															
4.125	102.628	102.580	102.531	4.125	102.571	102.491	102.592	4.375															
4.250				4.250				4.500															
4.375				4.375				4.625															
4.500				4.500				4.750															
				4.625																			

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

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



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WesLend ARM High Balance

1733-77 5/1 LIBOR ARM High Balance				1833-77 7/1 LIBOR ARM High Balance				1933-77 10/1 LIBOR ARM High Balance			
Margin 2.25 Caps 2/2/5				Margin 2.25 Caps 5/2/5				Margin 2.25 Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	99.292	99.270	99.264	2.750	98.825	98.802	98.787	3.000	99.085	99.049	99.025
2.875	99.614	99.586	99.583	2.875	99.254	99.226	99.215	3.125	99.592	99.550	99.533
3.000	99.936	99.904	99.903	3.000	99.681	99.648	99.641	3.250	99.986	99.940	99.926
3.125	100.261	100.223	100.225	3.125	100.108	100.070	100.067	3.375	100.360	100.308	100.297
3.250	100.519	100.476	100.478	3.250	100.442	100.398	100.398	3.500	100.729	100.673	100.665
3.375	100.766	100.718	100.721	3.375	100.760	100.711	100.713	3.625	101.099	101.037	101.033
3.500	101.017	100.963	100.968	3.500	101.077	101.023	101.028	3.750	101.398	101.330	101.329
3.625	101.271	101.212	101.217	3.625	101.398	101.339	101.346	3.875	101.689	101.616	101.616
3.750	101.542	101.478	101.484	3.750	101.698	101.633	101.642	4.000	101.987	101.909	101.911
3.875	101.815	101.746	101.753	3.875	101.996	101.926	101.937	4.125	102.291	102.208	102.212
4.000	102.089	102.015	102.023	4.000	102.300	102.225	102.237	4.250	102.546	102.457	102.462
4.125	102.366	102.286	102.296	4.125	102.607	102.527	102.541	4.375	102.795	102.702	102.708
4.250	102.605	102.520	102.530	4.250	102.878	102.793	102.808	4.500	103.048	102.949	102.956
4.375	102.840	102.749	102.760	4.375	103.144	103.054	103.070	4.625	103.301	103.197	103.205
4.500	103.074	102.978	102.989	4.500	103.411	103.315	103.333	4.750	103.500	103.399	103.406
4.625	103.308	103.207	103.219	4.625	103.500	103.500	103.500	4.875	103.500	103.500	103.500
4.750	103.500	103.428	103.440	4.750				5.000			
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

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Effective: 6/13/19 11:35 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	99.052	98.927	3.750	100.396	100.271	
4.125	99.368	99.243	3.875	100.905	100.780	
4.250	99.652	99.527	4.000	101.105	100.980	
4.375	99.946	99.821	4.125	101.317	101.192	
4.500	100.183	100.058	4.250	101.620	101.495	
4.625	100.484	100.359	4.375	101.904	101.779	
4.750	100.789	100.664	4.500	102.096	101.971	
4.875	101.049	100.924	4.625			
5.000	101.297	101.172	4.750			
5.125	101.570	101.445	4.875			
5.250	101.848	101.723	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	99.119	98.994	3.500	99.115	98.990	3.625	98.550	98.425
3.625	99.411	99.286	3.625	99.486	99.361	3.750	99.127	99.002
3.750	99.645	99.520	3.750	99.896	99.771	3.875	99.569	99.444
3.875	99.952	99.827	3.875	100.246	100.121	4.000	99.905	99.780
4.000	100.267	100.142	4.000	100.639	100.514	4.125	100.343	100.218
4.125	100.564	100.439	4.125	100.943	100.818	4.250	100.745	100.620
4.250	100.842	100.717	4.250	101.253	101.128	4.375	101.066	100.941
4.375	101.102	100.977	4.375	101.538	101.413	4.500	101.307	101.182
4.500	101.369	101.244	4.500	101.767	101.642	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