



Effective: 6/17/19 11:37 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	100.721	100.678	100.656	100.630	3.625	101.415	101.308	101.288	101.230	2.750	98.282	98.281	98.235	98.232
3.750	101.445	101.405	101.384	101.362	3.750	102.028	101.926	101.906	101.852	2.875	98.951	98.949	98.904	98.902
3.875	101.929	101.892	101.871	101.855	3.875	102.589	102.493	102.472	102.422	3.000	99.590	99.589	99.543	99.542
4.000	102.594	102.565	102.544	102.536	4.000	103.028	102.929	102.908	102.861	3.125	100.175	100.176	100.129	100.130
4.125	102.664	102.645	102.624	102.626	4.125	103.351	103.259	103.238	103.190	3.250	101.541	101.542	101.496	101.498
4.250	102.949	102.965	102.925	102.933	4.250	103.643	103.620	103.581	103.545	3.375	101.849	101.851	101.805	101.807
4.375	103.280	103.313	103.272	103.290	4.375	103.923	103.905	103.865	103.831	3.500	101.885	101.865	101.856	101.836
4.500	103.670	103.707	103.667	103.674	4.500	104.310	104.295	104.255	104.223	3.625	102.192	102.173	102.165	102.146
4.625	103.705	103.731	103.690	103.699	4.625	104.421	104.403	104.364	104.337	3.750	102.997	102.979	102.976	102.958
4.750	103.920	103.903	103.843	103.859	4.750	104.803	104.751	104.693	104.676	3.875	103.130	103.113	103.113	103.096
4.875	104.342	104.332	104.272	104.295	4.875	105.118	105.069	105.010	104.995	4.000	103.548	103.528	103.523	103.508
5.000	104.554	104.547	104.488	104.513	5.000	105.428	105.382	105.323	105.313	4.125	103.407	103.368	103.397	103.359
5.125	104.492	104.502	104.422	104.469	5.125	105.246	105.193	105.115	105.099	4.250	104.126	104.090	104.119	104.082
5.250	104.827	104.842	104.763	104.814	5.250	105.594	105.545	105.466	105.453	4.375	104.520	104.485	104.514	104.478
5.375	105.190	105.210	105.131	105.187	5.375	105.851	105.805	105.726	105.718	4.500	103.935	103.875	103.786	103.726
5.500	105.413	105.436	105.357	105.414	5.500	106.103	106.062	105.984	105.977	4.625	104.304	104.245	104.156	104.098
5.625	105.325	105.416	105.317	105.414	5.625	105.458	105.549	105.450	105.548	4.750	104.702	104.644	104.554	104.498
5.750	105.578	105.673	105.574	105.674	5.750	105.755	105.849	105.750	105.850	4.875	105.047	104.991	104.902	104.845
5.875	105.826	105.925	105.825	105.929	5.875	106.138	106.237	106.138	106.241	5.000	104.563	104.483	104.480	104.399
6.000	106.042	106.142	106.043	106.150	6.000	106.327	106.422	106.323	106.428	5.125	104.911	104.832	104.828	104.749
6.125	106.244	106.088	105.969	105.868	6.125	106.393	106.239	106.120	106.020	5.250				
6.250	106.472	106.317	106.198	106.099	6.250					5.375				
6.375	106.781	106.629	106.510	106.412	6.375					5.500				
6.500	107.345	107.316	107.178	107.158	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	99.909	99.866	99.844	99.818	2.875	98.545	98.543	98.498	98.496
3.750	100.632	100.592	100.571	100.549	3.000	99.184	99.183	99.137	99.136
3.875	101.116	101.079	101.058	101.042	3.125	99.769	99.770	99.723	99.724
4.000	101.782	101.753	101.732	101.724	3.250	101.135	101.136	101.090	101.092
4.125	101.852	101.833	101.812	101.814	3.375	101.442	101.444	101.398	101.400
4.250	102.142	102.158	102.118	102.126	3.500	101.321	101.301	101.292	101.272
4.375	102.473	102.506	102.465	102.483	3.625	101.628	101.609	101.601	101.582
4.500	102.863	102.900	102.860	102.867	3.750	102.438	102.420	102.417	102.399
4.625	102.897	102.923	102.882	102.891	3.875	102.571	102.554	102.554	102.537
4.750	102.837	102.820	102.760	102.776	4.000	102.989	102.969	102.964	102.949
4.875	103.259	103.249	103.189	103.212	4.125	102.385	102.346	102.375	102.337
5.000	103.471	103.464	103.405	103.430	4.250	103.104	103.068	103.097	103.060
5.125	102.843	102.853	102.773	102.820	4.375	103.498	103.463	103.492	103.456
5.250	103.178	103.193	103.114	103.165	4.500	102.169	102.109	102.020	101.960
5.375	103.541	103.561	103.482	103.538	4.625	102.539	102.480	102.391	102.333
5.500	103.764	103.787	103.708	103.765	4.750	102.936	102.878	102.788	102.732
5.625	102.973	103.064	102.965	103.062	4.875	103.281	103.225	103.136	103.079
5.750	103.227	103.322	103.223	103.323	5.000	102.657	102.577	102.574	102.493
5.875	103.474	103.573	103.473	103.577	5.125	103.005	102.926	102.922	102.843
6.000	103.690	103.790	103.691	103.798	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	101.521	101.521	101.490	101.474	3.625	101.584	101.568	101.553	101.537	3.000	100.664	100.648	100.633	100.617
3.750	101.866	101.866	101.835	101.819	3.750	101.948	101.932	101.917	101.901	3.125	101.119	101.104	101.088	101.072
3.875	102.377	102.377	102.346	102.330	3.875	102.462	102.447	102.431	102.415	3.250	101.437	101.422	101.406	101.390
4.000	102.833	102.833	102.802	102.786	4.000	102.906	102.890	102.875	102.859	3.375	101.739	101.724	101.708	101.692
4.125	103.172	103.172	103.141	103.125	4.125	103.258	103.242	103.227	103.211	3.500	101.918	101.902	101.886	101.871
4.250	103.574	103.574	103.543	103.527	4.250	103.659	103.643	103.628	103.612	3.625	102.583	102.567	102.552	102.536
4.375	103.961	103.961	103.929	103.914	4.375	104.044	104.028	104.012	103.997	3.750	102.827	102.811	102.796	102.780
4.500	104.333	104.333	104.302	104.286	4.500	104.416	104.400	104.385	104.369	3.875	102.970	102.954	102.939	102.923
4.625	104.455	104.455	104.424	104.408	4.625	104.542	104.526	104.511	104.495	4.000	103.404	103.388	103.373	103.357
4.750	104.838	104.838	104.807	104.791	4.750	104.936	104.920	104.905	104.889	4.125	103.981	103.965	103.950	103.934
4.875	105.190	105.190	105.159	105.144	4.875	105.284	105.269	105.253	105.238	4.250	104.040	104.024	104.008	103.993
5.000	105.463	105.463	105.432	105.417	5.000	105.637	105.621	105.605	105.590	4.375	104.452	104.436	104.420	104.405
5.125	105.412	105.412	105.381	105.366	5.125	105.636	105.620	105.604	105.589	4.500	104.477	104.461	104.446	104.430
5.250	105.111	105.111	105.079	105.064	5.250	105.810	105.794	105.778	105.763	4.625	104.453	104.438	104.422	104.406
5.375	104.389	104.389	104.358	104.342	5.375	104.480	104.465	104.449	104.434	4.750	104.642	104.627	104.611	104.595
5.500					5.500	104.696	104.680	104.665	104.649	4.875				
5.625					5.625					5.000				
5.750					5.750					5.125				
5.875					5.875					5.250				
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	101.441	101.426	101.410	101.394	3.625	100.964	100.835	100.770	100.677	3.250	100.802	100.763	100.721	100.653
3.375	101.739	101.724	101.708	101.692	3.750	100.619	100.589	100.517	100.493	3.375	101.184	101.150	101.103	101.039
3.500	101.822	101.806	101.790	101.775	3.875	101.204	101.179	101.103	101.083	3.500	101.420	101.391	101.339	101.281
3.625	102.423	102.407	102.392	102.376	4.000	101.809	101.789	101.708	101.694	3.625	101.589	101.600	101.542	101.488
3.750	102.910	102.894	102.879	102.863	4.125	102.162	102.147	102.060	102.051	3.750	102.054	102.070	102.007	101.958
3.875	103.051	103.035	103.020	103.004	4.250	102.096	102.086	102.193	101.989	3.875	102.412	102.433	102.366	102.322
4.000	103.455	103.440	103.424	103.408	4.375	102.582	102.576	102.479	102.480	4.000	102.660	102.685	102.613	102.574
4.125	103.886	103.870	103.855	103.839	4.500	103.047	103.046	102.944	102.951	4.125	102.755	102.789	102.711	102.644
4.250	104.084	104.068	104.053	104.037	4.625	103.381	103.386	103.278	103.290	4.250	103.213	103.253	103.169	103.108
4.375	104.487	104.471	104.456	104.440	4.750	103.173	103.182	103.069	103.086	4.375	103.653	103.698	103.609	103.553
4.500	104.714	104.698	104.683	104.667	4.875	103.626	103.640	103.522	103.544	4.500	103.883	103.932	103.838	103.788
4.625	104.690	104.675	104.659	104.643	5.000	103.993	104.012	103.889	103.917	4.625	103.412	103.439	103.339	103.355
4.750	104.903	104.887	104.872	104.856	5.125	104.330	104.353	104.225	104.258	4.750	103.817	103.849	103.745	103.766
4.875	104.089	104.041	104.027	104.005	5.250	104.212	104.240	104.106	104.144	4.875	104.090	104.127	104.017	104.044
5.000	104.266	104.216	104.201	104.179	5.375	104.604	104.637	104.498	104.541	5.000	104.280	104.322	104.208	104.239
5.125	104.458	104.405	104.391	104.369	5.500	104.906	104.945	104.801	104.849	5.125	101.777	101.828	101.708	101.774
5.250					5.625	105.133	105.176	105.028	105.081	5.250	102.132	102.188	102.062	102.134
5.375					5.750					5.375	102.367	102.427	102.297	102.374
5.500					5.875					5.500	102.535	102.600	102.465	102.548
5.625					6.000					5.625	101.996	102.102	101.961	102.047

Price Adjustments

Risk Based Adjustments (Terms > 15 years o)										Conventional Adjusters	
	<=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	\$60,000-\$100,000	-0.500	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	\$100,001-\$125,000	-0.150	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	\$125,001+\$275,000	0.000	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	\$275,001+\$300,000	0.100	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	Escrow Waiver (Except CA and NY)	-0.250	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	Investment Property LTV <=75	-2.125	
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	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				Cash Out (All Terms)				
The below adds also apply:				<=60	60.01 - 70	70.01 - 75	75.01 - 80	
LTV Range	CLTV Range	Fico <720	Fico >=720	620 - 639	-0.625	-1.625	-1.625	-3.125
<= 65.00%	80.01% - 95.00%	-0.500	-0.250	640 - 659	-0.625	-1.625	-1.625	-2.625
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500	660 - 679	-0.625	-1.125	-1.125	-1.875
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750	680 - 699	-0.375	-1.125	-1.125	-1.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750	700 - 719	-0.375	-1.000	-1.000	-1.125
<= 95.00%	95.01% - 97.00%	-1.500	-1.500	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							
Second Home	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630
Manufactured Home	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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



Lock Desk Hours 8:00 am - 4:30 pm Pacific Time
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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	100.394	100.379	100.363	100.347	4.000	101.071	101.055	101.040	101.024	3.250	100.769	100.754	100.738	100.722
4.000	101.071	101.055	101.040	101.024	4.125	101.170	101.154	101.139	101.123	3.375	101.071	101.056	101.040	101.024
4.125	101.170	101.154	101.139	101.123	4.250	101.586	101.570	101.555	101.539	3.500	101.293	101.268	101.246	101.209
4.250	101.586	101.570	101.555	101.539	4.375	102.022	102.006	101.990	101.975	3.625	101.584	101.556	101.534	101.495
4.375	102.022	102.006	101.990	101.975	4.500	102.399	102.383	102.368	102.352	3.750	102.066	102.050	102.035	102.019
4.500	102.399	102.383	102.368	102.352	4.625	102.445	102.429	102.414	102.398	3.875	102.210	102.194	102.179	102.163
4.625	102.445	102.429	102.414	102.398	4.750	102.601	102.585	102.570	102.554	4.000	102.643	102.627	102.612	102.596
4.750	102.601	102.585	102.570	102.554	4.875	103.049	103.034	103.018	103.003	4.125	102.753	102.715	102.693	102.654
4.875	103.049	103.034	103.018	103.003	5.000	103.299	103.283	103.267	103.252	4.250	102.822	102.782	102.760	102.720
5.000	103.299	103.283	103.267	103.252	5.125	103.297	103.281	103.265	103.250	4.375	103.171	103.155	103.139	103.124
5.125	103.297	103.281	103.265	103.250	5.250	103.292	103.276	103.260	103.245	4.500	103.195	103.179	103.164	103.148
5.250	103.292	103.276	103.260	103.245	5.375	101.604	101.589	101.573	101.558	4.625	103.289	103.244	103.228	103.212
5.375	101.936	101.920	101.905	101.889	5.500					4.750	103.251	103.236	103.220	103.204
5.500					5.625					4.875	102.775	102.727	102.712	102.691
5.625					5.750					5.000	102.904	102.853	102.839	102.817
5.750					5.875					5.125	103.038	102.985	102.970	102.948
					6.000					5.250				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.769	100.754	100.738	100.722
3.375	101.071	101.056	101.040	101.024
3.500	101.256	101.240	101.224	101.209
3.625	101.523	101.507	101.492	101.476
3.750	102.066	102.050	102.035	102.019
3.875	102.210	102.194	102.179	102.163
4.000	102.643	102.627	102.612	102.596
4.125	102.682	102.666	102.651	102.635
4.250	102.767	102.751	102.735	102.720
4.375	103.171	103.155	103.139	103.124
4.500	103.195	103.179	103.164	103.148
4.625	103.259	103.244	103.228	103.212
4.750	103.251	103.236	103.220	103.204
4.875				
5.000				
5.125				
5.250				

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

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

Price Adjustments

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

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

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

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

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

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

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other	-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
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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																																																																															
3.250	101.568	101.529	101.490	101.451	3.375	102.140	102.101	102.062	102.023	3.500	102.733	102.694	102.655	102.616	3.625	103.248	103.209	103.170	103.131	3.750	102.959	102.920	102.881	102.842	3.875	103.505	103.466	103.427	103.388	4.000	104.036	103.997	103.958	103.919	4.125	104.485	104.446	104.407	104.368	4.250	103.762	103.723	103.684	103.644	4.375	104.279	104.240	104.201	104.162	4.500	104.765	104.726	104.687	104.648	4.625	105.187	105.148	105.109	105.070	4.750	104.533	104.494	104.455	104.415	4.875	105.011	104.972	104.933	104.894	5.000	105.311	105.272	105.233	105.194	5.125	103.854	103.815	103.776	103.737	5.250	104.165	104.126	104.087	104.048	5.375						5.500						5.625						5.750					
3.375	102.140	102.101	102.062	102.023	3.500	102.733	102.694	102.655	102.616	3.625	103.248	103.193	103.154	103.115	3.750	102.943	102.904	102.865	102.826	3.875	103.505	103.466	103.427	103.388	4.000	104.036	103.997	103.958	103.919	4.125	104.501	104.462	104.423	104.384	4.250	103.777	103.738	103.699	103.660	4.375	104.279	104.240	104.201	104.162	4.500	104.765	104.726	104.687	104.648	4.625	105.172	105.133	105.094	105.054	4.750	104.517	104.478	104.439	104.400	4.875	105.011	104.972	104.933	104.894	5.000	105.311	105.272	105.233	105.194	5.125	103.869	103.830	103.791	103.752	5.250	104.181	104.142	104.103	104.063	5.375						5.500						5.625						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	102.140	102.101	102.062	102.023					
3.500	102.733	102.694	102.655	102.616					
3.625	103.248	103.209	103.170	103.131					
3.750	102.959	102.920	102.881	102.842					
3.875	103.505	103.466	103.427	103.388					
4.000	104.036	103.997	103.958	103.919					
4.125	104.485	104.446	104.407	104.368					
4.250	103.762	103.723	103.684	103.644					
4.375	104.279	104.240	104.201	104.162					
4.500	104.765	104.726	104.687	104.648					
4.625	105.187	105.148	105.109	105.070					
4.750	104.533	104.494	104.455	104.415					
4.875	105.011	104.972	104.933	104.894					
5.000	105.311	105.272	105.233	105.194					
5.125	103.854	103.815	103.776	103.737					
5.250	104.165	104.126	104.087	104.048					
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	100.656	100.617	100.578	100.539	3.375	100.913	100.897	100.882	100.864
3.625	101.171	101.132	101.093	101.054	3.500	101.355	101.339	101.324	101.306
3.750	101.387	101.348	101.309	101.270	3.625	101.779	101.764	101.749	101.731
3.875	101.527	101.488	101.449	101.410	3.750	102.191	102.176	102.161	102.143
4.000	102.058	102.019	101.980	101.941	3.875	102.087	102.077	102.070	102.059
4.125	102.508	102.469	102.430	102.391	4.000	102.508	102.498	102.491	102.480
4.250	102.109	102.070	102.031	101.992	4.125	102.936	102.926	102.919	102.908
4.375	102.365	102.326	102.287	102.248	4.250	103.352	103.342	103.335	103.324
4.500	102.851	102.812	102.773	102.734	4.375	101.845	101.829	101.814	101.801
4.625	103.273	103.234	103.195	103.156	4.500	102.196	102.180	102.165	102.152
4.750	102.660	102.621	102.582	102.543	4.625	102.555	102.539	102.525	102.511
4.875	103.016	102.977	102.938	102.899	4.750	102.922	102.907	102.892	102.878
5.000	103.518	103.479	103.440	103.401	4.875				
5.125	102.708	102.668	102.629	102.590	5.000				
5.250	103.019	102.980	102.941	102.902	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	98.726	98.663	98.601	3.000	98.726	98.663	98.601
3.125	99.110	99.047	98.985	3.125	99.110	99.047	98.985
3.250	99.494	99.431	99.369	3.250	99.494	99.431	99.369
3.375	100.918	100.855	100.793	3.375	100.918	100.855	100.793
3.500	101.308	101.245	101.183	3.500	101.308	101.245	101.183
3.625	101.698	101.635	101.573	3.625	101.698	101.635	101.573
3.750	102.098	102.035	101.973	3.750	102.098	102.035	101.973
3.875	102.133	102.070	102.008	3.875	102.133	102.070	102.008
4.000	102.524	102.461	102.399	4.000	102.524	102.461	102.399
4.125	102.915	102.852	102.790	4.125	102.915	102.852	102.790
4.250	103.317	103.254	103.192	4.250	103.317	103.254	103.192
4.375	103.219	103.156	103.094	4.375	103.219	103.156	103.094
4.500	103.611	103.548	103.486	4.500	103.611	103.548	103.486
4.625	104.000	103.940	103.878	4.625	104.000	103.940	103.878
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	99.776	99.760	99.745	99.729	3.875	100.882	100.866	100.850	100.835
3.750	100.013	99.998	99.982	99.966	4.000	101.296	101.280	101.265	101.249
3.875	100.540	100.525	100.509	100.493	4.125	101.628	101.613	101.597	101.581
4.000	100.996	100.980	100.965	100.949	4.250	102.117	102.102	102.086	102.071
4.125	101.351	101.335	101.319	101.304	4.375	102.542	102.526	102.511	102.495
4.250	101.753	101.737	101.721	101.706	4.500	102.922	102.907	102.891	102.875
4.375	102.124	102.108	102.092	102.077	4.625	102.871	102.855	102.840	102.824
4.500	102.496	102.480	102.465	102.449	4.750	103.352	103.336	103.320	103.305
4.625	102.602	102.587	102.571	102.556	4.875	103.735	103.720	103.704	103.689
4.750	102.985	102.970	102.954	102.939	5.000	103.923	103.907	103.892	103.876
4.875	103.353	103.338	103.322	103.307	5.125	104.074	104.058	104.042	104.027
5.000	103.626	103.611	103.595	103.580	5.250	103.968	103.953	103.937	103.921
5.125	103.760	103.744	103.729	103.713	5.375	104.230	104.215	104.199	104.184
5.250	103.909	103.894	103.878	103.863	5.500	104.446	104.430	104.415	104.399
5.375	104.139	104.123	104.108	104.092	5.625				
5.500					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	100.471	100.428	100.406	100.380
		3.750	101.195	101.155	101.134	101.112
		3.875	101.679	101.642	101.621	101.605
		4.000	102.344	102.315	102.294	102.286
		4.125	102.414	102.395	102.374	102.376
		4.250	102.699	102.715	102.675	102.683
		4.375	103.030	103.063	103.022	103.040
		4.500	103.420	103.457	103.417	103.424
		4.625	103.455	103.481	103.440	103.449
		4.750	103.670	103.653	103.593	103.609
		4.875	104.092	104.082	104.022	104.045
		5.000	104.304	104.297	104.238	104.263
		5.125	104.242	104.252	104.172	104.219
		5.250	104.577	104.592	104.513	104.564
		5.375	104.940	104.960	104.881	104.937
		5.500	105.163	105.186	105.107	105.164
		5.625	105.075	105.166	105.067	105.164
		5.750	105.328	105.423	105.324	105.424
		5.875	105.576	105.675	105.575	105.679
		6.000	105.792	105.892	105.793	105.900

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		
2.750	99.129	99.109	99.101					2.750	98.801	98.781	98.764							3.000	99.008	98.974	98.950			
2.875	99.455	99.430	99.424					2.875	99.245	99.220	99.207							3.125	99.522	99.483	99.464			
3.000	99.784	99.753	99.750					3.000	99.690	99.659	99.651							3.250	99.913	99.869	99.854			
3.125	100.160	100.111	100.076					3.125	100.133	100.097	100.093							3.375	100.282	100.232	100.220			
3.250	100.471	100.423	100.375					3.250	100.468	100.426	100.425							3.500	100.649	100.594	100.586			
3.375	100.766	100.717	100.670					3.375	100.781	100.735	100.736							3.625	101.016	100.956	100.951			
3.500	101.110	101.062	101.014					3.500	101.096	101.044	101.047							3.750	101.338	101.273	101.270			
3.625	101.465	101.416	101.369					3.625	101.412	101.355	101.360							3.875	101.779	101.731	101.683			
3.750	101.693	101.644	101.597					3.750	101.720	101.658	101.665							4.000	102.119	102.071	102.024			
3.875	101.894	101.845	101.798					3.875	102.029	101.976	101.971							4.125	102.429	102.381	102.334			
4.000	102.131	102.082	102.035					4.000	102.344	102.271	102.282							4.250			102.593			
4.125	102.377	102.328	102.281					4.125	102.661	102.583	102.597							4.375						
4.250			102.551					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

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



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WesLend ARM High Balance

1733-77 5/1 LIBOR ARM High Balance				1833-77 7/1 LIBOR ARM High Balance				1933-77 10/1 LIBOR ARM High Balance			
Margin 2.25 Caps 2/2/5				Margin 2.25 Caps 5/2/5				Margin 2.25 Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	99.317	99.296	99.289	2.750	98.879	98.858	98.841	3.000	99.180	99.146	99.122
2.875	99.637	99.611	99.606	2.875	99.318	99.292	99.280	3.125	99.686	99.647	99.628
3.000	99.957	99.927	99.923	3.000	99.755	99.724	99.716	3.250	100.069	100.024	100.009
3.125	100.280	100.244	100.243	3.125	100.192	100.156	100.152	3.375	100.429	100.380	100.368
3.250	100.522	100.481	100.481	3.250	100.520	100.479	100.478	3.500	100.787	100.732	100.723
3.375	100.751	100.705	100.706	3.375	100.831	100.784	100.785	3.625	101.144	101.084	101.079
3.500	100.984	100.933	100.934	3.500	101.141	101.089	101.092	3.750	101.457	101.392	101.389
3.625	101.220	101.164	101.166	3.625	101.454	101.397	101.402	3.875	101.766	101.696	101.695
3.750	101.493	101.431	101.435	3.750	101.760	101.698	101.705	4.000	102.082	102.007	102.008
3.875	101.771	101.704	101.709	3.875	102.068	102.000	102.010	4.125	102.404	102.323	102.326
4.000	102.050	101.978	101.984	4.000	102.381	102.308	102.319	4.250	102.662	102.576	102.580
4.125	102.332	102.254	102.261	4.125	102.697	102.619	102.633	4.375	102.913	102.822	102.828
4.250	102.570	102.487	102.495	4.250	102.966	102.883	102.897	4.500	103.167	103.070	103.077
4.375	102.803	102.715	102.723	4.375	103.229	103.141	103.156	4.625	103.421	103.320	103.327
4.500	103.036	102.942	102.951	4.500	103.492	103.399	103.415	4.750	103.500	103.500	103.500
4.625	103.268	103.170	103.178	4.625	103.500	103.500	103.500	4.875			
4.750	103.475	103.371	103.380	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							
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	\$150-175	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other States	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

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WesLend Jumbo								
3000-21 Jumbo 30 Yr Fixed			3300-21 Jumbo 15 Yr Fixed					
Rate	30 Day	45 Day	Rate	30 Day	45 Day			
4.000	99.379	99.254	3.750	100.452	100.327			
4.125	99.714	99.589	3.875	100.954	100.829			
4.250	100.037	99.912	4.000	101.150	101.025			
4.375	100.330	100.205	4.125	101.358	101.233			
4.500	100.622	100.497	4.250	101.657	101.532			
4.625	100.902	100.777	4.375	101.939	101.814			
4.750	101.121	100.996	4.500	102.127	102.002			
4.875	101.339	101.214	4.625					
5.000	101.554	101.429	4.750					
5.125	101.787	101.662	4.875					
5.250	102.000	101.875	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	99.055	98.930	3.500	99.045	98.920	3.625	98.762	98.637
3.625	99.348	99.223	3.625	99.411	99.286	3.750	99.333	99.208
3.750	99.575	99.450	3.750	99.820	99.695	3.875	99.766	99.641
3.875	99.883	99.758	3.875	100.171	100.046	4.000	100.096	99.971
4.000	100.198	100.073	4.000	100.565	100.440	4.125	100.529	100.404
4.125	100.495	100.370	4.125	100.868	100.743	4.250	100.926	100.801
4.250	100.774	100.649	4.250	101.179	101.054	4.375	101.240	101.115
4.375	101.035	100.910	4.375	101.464	101.339	4.500	101.475	101.350
4.500	101.302	101.177	4.500	101.694	101.569	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