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BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

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New Locks

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

Wholesale Fee Buyout Option Price Adjustor

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

Extension Policies

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

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WesLend Fixed Agency - LP Only

1001-01 1101-01 FHLMC 25/30 Yr Fixed					1201-01 FHLMC 20 Yr Fixed					1301-01 FHLMC 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	101.561	101.529	101.510	101.452	3.625	102.287	102.177	102.158	102.084	2.750	98.973	98.926	98.926	98.876
3.750	102.293	102.266	102.247	102.196	3.750	102.875	102.770	102.752	102.685	2.875	99.629	99.582	99.582	99.533
3.875	102.766	102.745	102.726	102.682	3.875	103.409	103.312	103.293	103.228	3.000	100.252	100.205	100.205	100.157
4.000	103.329	103.322	103.303	103.267	4.000	103.805	103.706	103.688	103.629	3.125	100.817	100.771	100.771	100.725
4.125	103.380	103.376	103.357	103.347	4.125	104.093	104.001	103.982	103.923	3.250	102.162	102.117	102.117	102.074
4.250	103.555	103.538	103.501	103.520	4.250	104.213	104.155	104.119	104.086	3.375	102.456	102.415	102.415	102.371
4.375	103.794	103.796	103.759	103.782	4.375	104.461	104.408	104.371	104.341	3.500	102.339	102.327	102.308	102.281
4.500	104.108	104.114	104.077	104.100	4.500	104.806	104.754	104.717	104.691	3.625	102.649	102.638	102.620	102.593
4.625	104.118	104.113	104.076	104.097	4.625	104.885	104.837	104.801	104.776	3.750	103.425	103.423	103.405	103.380
4.750	104.212	104.205	104.149	104.172	4.750	105.104	105.060	105.005	104.993	3.875	103.533	103.533	103.515	103.490
4.875	104.548	104.547	104.492	104.522	4.875	105.401	105.362	105.307	105.298	4.000	103.914	103.910	103.892	103.869
5.000	104.754	104.761	104.705	104.737	5.000	105.669	105.633	105.579	105.575	4.125	103.792	103.755	103.718	103.743
5.125	104.684	104.698	104.624	104.675	5.125	105.476	105.429	105.355	105.345	4.250	104.465	104.428	104.392	104.421
5.250	105.014	105.035	104.961	105.017	5.250	105.785	105.740	105.667	105.660	4.375	104.838	104.807	104.770	104.797
5.375	105.343	105.370	105.296	105.357	5.375	106.024	105.984	105.911	105.908	4.500	104.233	103.916	103.861	103.981
5.500	105.550	105.578	105.504	105.569	5.500	106.266	106.230	106.157	106.157	4.625	104.582	104.267	104.211	104.333
5.625	105.604	105.681	105.589	105.692	5.625	105.760	105.838	105.746	105.850	4.750	104.959	104.643	104.588	104.713
5.750	105.862	105.942	105.850	105.957	5.750	106.054	106.134	106.042	106.149	4.875	105.279	104.963	104.908	105.035
5.875	106.094	106.179	106.087	106.197	5.875	106.425	106.508	106.416	106.525	5.000	104.861	104.845	104.771	104.756
6.000	106.303	106.392	106.300	106.410	6.000	106.606	106.690	106.598	106.709	5.125	105.185	105.171	105.097	105.083
6.125	106.529	106.356	106.245	106.152	6.125	106.692	106.521	106.410	106.318	5.250				
6.250	106.748	106.578	106.467	106.375	6.250					5.375				
6.375	107.057	106.889	106.778	106.688	6.375					5.500				
6.500	107.623	107.574	107.445	107.435	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
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	100.748	100.716	100.697	100.639	2.875	99.192	99.145	99.145	99.096
3.750	101.168	101.141	101.122	101.071	3.000	99.815	99.768	99.768	99.720
3.875	101.641	101.620	101.601	101.557	3.125	100.380	100.334	100.334	100.288
4.000	102.204	102.197	102.178	102.142	3.250	101.725	101.680	101.680	101.637
4.125	102.255	102.251	102.232	102.222	3.375	102.018	101.977	101.977	101.933
4.250	102.519	102.502	102.465	102.484	3.500	101.775	101.763	101.744	101.717
4.375	102.759	102.761	102.724	102.747	3.625	102.085	102.074	102.056	102.029
4.500	103.072	103.078	103.041	103.064	3.750	102.859	102.857	102.839	102.814
4.625	103.082	103.077	103.040	103.061	3.875	102.968	102.968	102.950	102.925
4.750	103.046	103.039	102.983	103.006	4.000	103.348	103.344	103.326	103.303
4.875	103.383	103.382	103.327	103.357	4.125	102.727	102.690	102.653	102.678
5.000	103.589	103.596	103.540	103.572	4.250	103.400	103.363	103.327	103.356
5.125	102.649	102.663	102.589	102.640	4.375	103.773	103.742	103.705	103.732
5.250	102.979	103.000	102.926	102.982	4.500	102.577	102.260	102.205	102.325
5.375	103.308	103.335	103.261	103.322	4.625	102.926	102.611	102.555	102.677
5.500	103.515	103.543	103.469	103.534	4.750	103.303	102.987	102.932	103.057
5.625	103.169	103.246	103.154	103.257	4.875	103.623	103.307	103.252	103.379
5.750	103.427	103.507	103.415	103.522	5.000	102.955	102.939	102.865	102.850
5.875	103.658	103.743	103.651	103.761	5.125	103.279	103.265	103.191	103.177
6.000	103.868	103.957	103.865	103.975	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							
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	0.150
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	101.844	101.844	101.813	101.797	3.625	101.920	101.904	101.889	101.873	3.000	100.987	100.971	100.955	100.940
3.750	102.264	102.264	102.233	102.217	3.750	102.351	102.335	102.320	102.304	3.125	101.469	101.453	101.437	101.422
3.875	102.808	102.808	102.777	102.761	3.875	102.871	102.855	102.840	102.824	3.250	101.730	101.714	101.698	101.683
4.000	103.225	103.225	103.194	103.178	4.000	103.300	103.284	103.269	103.253	3.375	102.018	102.002	101.986	101.971
4.125	103.508	103.508	103.477	103.461	4.125	103.595	103.579	103.564	103.548	3.500	102.224	102.208	102.192	102.177
4.250	103.781	103.781	103.750	103.734	4.250	103.865	103.849	103.834	103.818	3.625	103.064	103.048	103.033	103.017
4.375	104.079	104.079	104.048	104.032	4.375	104.160	104.144	104.129	104.113	3.750	103.050	103.034	103.019	103.003
4.500	104.452	104.452	104.421	104.406	4.500	104.534	104.519	104.503	104.488	3.875	103.124	103.108	103.093	103.077
4.625	104.605	104.605	104.574	104.559	4.625	104.693	104.678	104.662	104.647	4.000	103.498	103.483	103.467	103.451
4.750	104.869	104.869	104.838	104.823	4.750	104.970	104.955	104.939	104.924	4.125	104.151	104.135	104.120	104.104
4.875	105.267	105.267	105.236	105.220	4.875	105.365	105.349	105.334	105.318	4.250	104.199	104.183	104.168	104.152
5.000	105.526	105.526	105.495	105.479	5.000	105.685	105.670	105.654	105.639	4.375	104.541	104.525	104.510	104.494
5.125	105.502	105.502	105.471	105.455	5.125	105.708	105.693	105.677	105.662	4.500	104.571	104.556	104.540	104.524
5.250	105.161	105.161	105.130	105.115	5.250	105.815	105.800	105.784	105.769	4.625	104.626	104.610	104.594	104.579
5.375					5.375					4.750	104.707	104.691	104.675	104.660
5.500					5.500					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	101.752	101.736	101.720	101.705	3.625	101.821	101.746	101.626	101.553	3.250	101.475	101.401	101.362	101.258
3.375	102.039	102.023	102.007	101.992	3.750	101.290	101.210	101.187	101.109	3.375	101.843	101.773	101.729	101.630
3.500	102.082	102.058	102.036	102.017	3.875	101.839	101.753	101.736	101.653	3.500	102.071	102.005	101.957	101.862
3.625	102.904	102.888	102.873	102.857	4.000	102.458	102.367	102.356	102.267	3.625	102.074	102.082	102.025	101.999
3.750	103.045	103.029	103.014	102.998	4.125	102.761	102.665	102.659	102.566	3.750	102.522	102.534	102.474	102.452
3.875	103.157	103.141	103.126	103.110	4.250	102.601	102.499	102.498	102.399	3.875	102.868	102.884	102.819	102.802
4.000	103.529	103.514	103.498	103.482	4.375	103.051	102.945	102.948	102.844	4.000	103.108	103.128	103.060	103.046
4.125	104.094	104.068	104.054	104.019	4.500	103.497	103.385	103.395	103.285	4.125	103.115	103.116	103.038	103.032
4.250	104.175	104.159	104.144	104.128	4.625	103.833	103.716	103.731	103.617	4.250	103.561	103.565	103.484	103.482
4.375	104.566	104.550	104.535	104.519	4.750	103.549	103.427	103.446	103.326	4.375	103.986	103.994	103.909	103.911
4.500	104.760	104.745	104.729	104.713	4.875	104.001	103.873	103.898	103.773	4.500	104.195	104.207	104.118	104.124
4.625	104.814	104.798	104.782	104.767	5.000	104.331	104.198	104.228	104.098	4.625	103.524	103.549	103.450	103.463
4.750	104.925	104.909	104.893	104.878	5.125	104.678	104.541	104.576	104.441	4.750	103.896	103.924	103.822	103.839
4.875	104.306	104.267	104.245	104.217	5.250	104.523	104.380	104.420	104.280	4.875	104.159	104.191	104.085	104.106
5.000	104.477	104.436	104.414	104.386	5.375	104.894	104.746	104.792	104.646	5.000	104.345	104.381	104.271	104.296
5.125					5.500	105.177	105.023	105.074	104.924	5.125	101.882	101.930	101.811	101.843
5.250					5.625	105.411	105.252	105.309	105.153	5.250	102.218	102.270	102.147	102.183
5.375					5.750					5.375	102.444	102.500	102.373	102.414
5.500					5.875					5.500	102.611	102.671	102.540	102.585
5.625					6.000					5.625	102.105	102.176	102.036	102.119

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)	0.225

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									



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	101.250	101.234	101.219	101.203	4.000	101.436	101.420	101.405	101.389	3.250	101.181	101.164	101.147	101.112
4.000	101.436	101.420	101.405	101.389	4.125	101.488	101.472	101.457	101.441	3.375	101.489	101.471	101.457	101.422
4.125	101.488	101.472	101.457	101.441	4.250	101.837	101.821	101.806	101.790	3.500	101.803	101.784	101.770	101.735
4.250	101.837	101.821	101.806	101.790	4.375	102.171	102.155	102.140	102.124	3.625	102.110	102.090	102.076	102.041
4.375	102.171	102.155	102.140	102.124	4.500	102.540	102.525	102.509	102.494	3.750	102.425	102.404	102.389	102.354
4.500	102.540	102.525	102.509	102.494	4.625	102.562	102.547	102.531	102.516	3.875	102.424	102.407	102.392	102.376
4.625	102.562	102.547	102.531	102.516	4.750	102.601	102.586	102.570	102.555	4.000	102.794	102.779	102.763	102.747
4.750	102.601	102.586	102.570	102.555	4.875	103.046	103.030	103.015	102.999	4.125	103.214	103.188	103.173	103.138
4.875	103.046	103.030	103.015	102.999	5.000	103.281	103.266	103.250	103.235	4.250	103.253	103.226	103.212	103.186
5.000	103.281	103.266	103.250	103.235	5.125	103.360	103.345	103.329	103.314	4.375	103.481	103.453	103.439	103.413
5.125	103.360	103.345	103.329	103.314	5.250	103.343	103.328	103.312	103.297	4.500	103.540	103.511	103.496	103.471
5.250	103.343	103.328	103.312	103.297	5.375					4.625	103.706	103.674	103.660	103.635
5.375					5.500					4.750	103.476	103.460	103.444	103.429
5.500					5.625					4.875	102.999	102.960	102.938	102.910
5.625					5.750					5.000	103.119	103.078	103.056	103.028
5.750					5.875					5.125				
					6.000					5.250				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	101.155	101.139	101.123	101.108
3.375	101.443	101.427	101.411	101.396
3.500	101.445	101.429	101.413	101.398
3.625	101.766	101.750	101.735	101.719
3.750	102.311	102.295	102.280	102.264
3.875	102.423	102.407	102.392	102.376
4.000	102.794	102.779	102.763	102.747
4.125	102.873	102.857	102.842	102.826
4.250	102.938	102.922	102.907	102.891
4.375	103.326	103.310	103.295	103.279
4.500	103.302	103.287	103.271	103.255
4.625	103.481	103.465	103.449	103.434
4.750	103.476	103.460	103.444	103.429
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	-2.250	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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



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	102.064	102.032	102.001	101.970	3.375	102.677	102.645	102.614	102.583	3.375	102.677	102.645	102.614	102.583	3.500	101.901	101.862	101.823	101.784	3.500	101.901	101.862	101.823	101.784	3.625	102.349	102.310	102.271	102.232					
3.375	102.677	102.645	102.614	102.583	3.500	103.265	103.233	103.202	103.171	3.500	103.265	103.233	103.202	103.171	3.625	102.753	102.713	102.674	102.635	3.625	102.753	102.713	102.674	102.635	3.750	102.735	102.696	102.657	102.618					
3.500	103.265	103.233	103.202	103.171	3.625	103.804	103.773	103.741	103.710	3.625	103.804	103.773	103.741	103.710	3.750	103.159	103.120	103.081	103.042	3.750	103.159	103.120	103.081	103.042	3.875	103.159	103.120	103.081	103.042					
3.625	103.773	103.741	103.710	103.679	3.750	104.294	104.263	104.232	104.201	3.750	104.294	104.263	104.232	104.201	4.000	103.627	103.588	103.549	103.510	4.000	103.627	103.588	103.549	103.510	4.125	104.001	103.962	103.923	103.883					
3.750	103.338	103.306	103.275	103.244	4.125	104.739	104.708	104.677	104.646	4.125	104.739	104.708	104.677	104.646	4.250	103.477	103.438	103.399	103.360	4.250	103.477	103.438	103.399	103.360	4.375	103.477	103.438	103.399	103.360					
3.875	103.771	103.740	103.709	103.678	4.250	103.858	103.827	103.796	103.764	4.250	103.858	103.827	103.796	103.764	4.375	104.001	103.962	103.923	103.883	4.375	104.001	103.962	103.923	103.883	4.500	103.829	103.790	103.751	103.712					
4.000	104.294	104.263	104.232	104.201	4.375	104.402	104.371	104.340	104.308	4.375	104.402	104.371	104.340	104.308	4.500	104.246	104.207	104.168	104.129	4.500	104.246	104.207	104.168	104.129	4.625	104.246	104.207	104.168	104.129					
4.125	104.739	104.708	104.677	104.646	4.500	104.880	104.849	104.818	104.786	4.500	104.880	104.849	104.818	104.786	4.625	104.609	104.570	104.531	104.492	4.625	104.609	104.570	104.531	104.492	4.750	105.376	105.344	105.313	105.282					
4.250	103.858	103.827	103.796	103.764	4.625	105.376	105.344	105.313	105.282	4.625	105.376	105.344	105.313	105.282	4.750	104.588	104.557	104.525	104.494	4.750	104.588	104.557	104.525	104.494	4.875	104.588	104.557	104.525	104.494					
4.375	104.402	104.371	104.340	104.308	4.750	104.588	104.557	104.525	104.494	4.750	104.588	104.557	104.525	104.494	5.000	105.086	105.055	105.023	104.992	5.000	105.086	105.055	105.023	104.992	5.125	105.086	105.055	105.023	104.992					
4.500	104.880	104.849	104.818	104.786	4.875	105.086	105.055	105.023	104.992	4.875	105.086	105.055	105.023	104.992	5.125	104.054	104.023	103.992	103.961	5.125	104.054	104.023	103.992	103.961	5.250	104.054	104.023	103.992	103.961					
4.625	105.313	105.282	105.251	105.219	5.000	105.396	105.365	105.333	105.302	5.000	105.396	105.365	105.333	105.302	5.250	104.371	104.339	104.308	104.277	5.250	104.371	104.339	104.308	104.277	5.375	104.371	104.339	104.308	104.277					
4.750	104.525	104.494	104.463	104.432	5.125	104.054	104.023	103.992	103.961	5.125	104.054	104.023	103.992	103.961	5.375					5.375					5.500									
4.875	105.086	105.055	105.023	104.992	5.250	104.371	104.339	104.308	104.277	5.250	104.371	104.339	104.308	104.277	5.500					5.500					5.625									
5.000	105.396	105.365	105.333	105.302	5.375					5.375					5.625					5.625					5.750									
5.125	104.007	103.976	103.945	103.914	5.500					5.500					5.750					5.750														
5.250	104.324	104.293	104.261	104.230	5.625					5.625																								
5.375					5.750					5.750																								

7000-99					USDA 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.375	102.677	102.645	102.614	102.583					
3.500	103.265	103.233	103.202	103.171					
3.625	103.773	103.741	103.710	103.679					
3.750	103.338	103.306	103.275	103.244					
3.875	103.771	103.740	103.709	103.678					
4.000	104.294	104.263	104.232	104.201					
4.125	104.739	104.708	104.677	104.646					
4.250	103.858	103.827	103.796	103.764					
4.375	104.402	104.371	104.340	104.308					
4.500	104.880	104.849	104.818	104.786					
4.625	105.313	105.282	105.251	105.219					
4.750	104.525	104.494	104.463	104.432					
4.875	105.086	105.055	105.023	104.992					
5.000	105.396	105.365	105.333	105.302					
5.125	104.007	103.976	103.945	103.914					
5.250	104.324	104.293	104.261	104.230					
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	101.219	101.187	101.156	101.125	3.375	101.400	101.388	101.373	101.353	
3.625	101.727	101.695	101.664	101.633	3.500	101.829	101.816	101.801	101.782	
3.750	101.973	101.941	101.910	101.879	3.625	102.250	102.237	102.222	102.203	
3.875	101.732	101.701	101.670	101.639	3.750	102.673	102.660	102.646	102.626	
4.000	102.255	102.224	102.193	102.162	3.875	102.489	102.477	102.462	102.448	
4.125	102.699	102.668	102.637	102.606	4.000	102.919	102.906	102.892	102.878	
4.250	102.379	102.348	102.316	102.285	4.125	103.336	103.323	103.309	103.295	
4.375	102.452	102.421	102.390	102.358	4.250	103.681	103.668	103.653	103.639	
4.500	102.932	102.901	102.870	102.838	4.375	102.008	101.906	101.789	101.892	
4.625	103.365	103.334	103.303	103.271	4.500	102.365	102.263	102.146	102.249	
4.750	102.749	102.717	102.686	102.655	4.625	102.731	102.629	102.512	102.615	
4.875	102.886	102.855	102.823	102.792	4.750	103.094	102.992	102.875	102.978	
5.000	103.397	103.366	103.334	103.303	4.875					
5.125	102.861	102.830	102.799	102.768	5.000					
5.250	103.177	103.146	103.115	103.084	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



Lock Desk Hours 8:00 am - 4:30 pm Pacific Time
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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	99.038	98.975	98.913	3.000	99.038	98.975	98.913
3.125	99.423	99.360	99.298	3.125	99.423	99.360	99.298
3.250	99.809	99.746	99.684	3.250	99.809	99.746	99.684
3.375	101.250	101.187	101.125	3.375	101.250	101.187	101.125
3.500	101.641	101.578	101.516	3.500	101.641	101.578	101.516
3.625	102.032	101.969	101.907	3.625	102.032	101.969	101.907
3.750	102.424	102.361	102.299	3.750	102.424	102.361	102.299
3.875	102.458	102.395	102.333	3.875	102.458	102.395	102.333
4.000	102.851	102.788	102.726	4.000	102.851	102.788	102.726
4.125	103.243	103.180	103.118	4.125	103.243	103.180	103.118
4.250	103.647	103.584	103.522	4.250	103.647	103.584	103.522
4.375	103.548	103.485	103.423	4.375	103.548	103.485	103.423
4.500	103.941	103.878	103.816	4.500	103.941	103.878	103.816
4.625	104.000	104.000	104.000	4.625	104.000	104.000	104.000
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 Home Ready 30 Yr Fixed					1221-00 Home Ready 20 Yr Fixed				
1024-00	15 Day	30 Day	45 Day	60 Day	1224-00	15 Day	30 Day	45 Day	60 Day
3.625	100.410	100.394	100.379	100.363	3.875	101.494	101.478	101.463	101.447
3.750	100.458	100.442	100.427	100.411	4.000	101.905	101.890	101.874	101.859
3.875	100.971	100.955	100.940	100.924	4.125	102.182	102.167	102.151	102.135
4.000	101.579	101.564	101.548	101.533	4.250	102.475	102.459	102.444	102.428
4.125	101.718	101.702	101.687	101.671	4.375	102.913	102.897	102.882	102.866
4.250	101.991	101.975	101.960	101.944	4.500	103.266	103.250	103.234	103.219
4.375	102.295	102.280	102.264	102.248	4.625	103.220	103.205	103.189	103.173
4.500	102.682	102.666	102.651	102.635	4.750	103.554	103.538	103.522	103.507
4.625	102.873	102.857	102.842	102.826	4.875	104.003	103.987	103.972	103.956
4.750	103.139	103.123	103.107	103.092	5.000	104.193	104.177	104.161	104.146
4.875	103.558	103.543	103.527	103.512	5.125	104.340	104.324	104.309	104.293
5.000	103.775	103.759	103.743	103.728	5.250	104.130	104.114	104.099	104.083
5.125	104.059	104.044	104.028	104.012	5.375				
5.250	103.371	103.356	103.340	103.324	5.500				
5.375					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	101.311	101.279	101.260	101.202
		3.750	102.043	102.016	101.997	101.946
		3.875	102.516	102.495	102.476	102.432
		4.000	103.079	103.072	103.053	103.017
		4.125	103.130	103.126	103.107	103.097
		4.250	103.305	103.288	103.251	103.270
		4.375	103.544	103.546	103.509	103.532
		4.500	103.858	103.864	103.827	103.850
		4.625	103.868	103.863	103.826	103.847
		4.750	103.962	103.955	103.899	103.922
		4.875	104.298	104.297	104.242	104.272
		5.000	104.504	104.511	104.455	104.487
		5.125	104.434	104.448	104.374	104.425
		5.250	104.764	104.785	104.711	104.767
		5.375	105.093	105.120	105.046	105.107
		5.500	105.300	105.328	105.254	105.319
		5.625	105.354	105.431	105.339	105.442
		5.750	105.612	105.692	105.600	105.707
		5.875	105.844	105.929	105.837	105.947
		6.000	106.053	106.142	106.050	106.160

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

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

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

Price Adjustments

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

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

Loans with Secondary Financing	
All Loans with Subordinate Financing	-0.500

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

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

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

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WesLend ARM																							
1700-77 Margin 2.25				5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25				7/1 LIBOR ARM Caps 5/2/5				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	99.317	99.298	99.293	2.750	99.014	98.995	98.981	3.000	99.388	99.355	99.337												
2.875	99.645	99.621	99.618	2.875	99.454	99.430	99.420	3.125	99.899	99.860	99.848												
3.000	99.974	99.944	99.944	3.000	99.894	99.864	99.859	3.250	100.260	100.217	100.207												
3.125	100.303	100.268	100.270	3.125	100.333	100.298	100.297	3.375	100.601	100.553	100.546												
3.250	100.572	100.533	100.536	3.250	100.678	100.637	100.640	3.500	100.943	100.889	100.885												
3.375	100.836	100.791	100.796	3.375	101.011	100.966	100.971	3.625	101.285	101.226	101.225												
3.500	101.103	101.052	101.058	3.500	101.347	101.297	101.304	3.750	101.618	101.553	101.555												
3.625	101.440	101.392	101.346	3.625	101.685	101.629	101.639	3.875	101.956	101.887	101.891												
3.750	101.656	101.607	101.582	3.750	102.009	101.948	101.960	4.000	102.297	102.223	102.229												
3.875	101.901	101.835	101.844	3.875	102.338	102.272	102.286	4.125	102.637	102.557	102.566												
4.000	102.169	102.098	102.108	4.000	102.669	102.598	102.614	4.250	102.592	102.544	102.497												
4.125	102.437	102.361	102.372	4.125	102.999	102.923	102.941	4.375															
4.250		102.543	102.497	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	>\$150-175	>\$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	99.492	99.473	99.468	2.750	99.082	99.063	99.049	3.000	99.546	99.513	99.495
2.875	99.813	99.788	99.786	2.875	99.514	99.490	99.481	3.125	100.046	100.008	99.996
3.000	100.136	100.106	100.106	3.000	99.947	99.917	99.913	3.250	100.398	100.355	100.346
3.125	100.461	100.427	100.429	3.125	100.380	100.345	100.344	3.375	100.728	100.680	100.673
3.250	100.731	100.691	100.694	3.250	100.721	100.681	100.684	3.500	101.060	101.006	101.003
3.375	100.996	100.951	100.956	3.375	101.051	101.006	101.011	3.625	101.394	101.335	101.334
3.500	101.266	101.215	101.221	3.500	101.385	101.335	101.342	3.750	101.721	101.656	101.658
3.625	101.537	101.482	101.489	3.625	101.721	101.666	101.676	3.875	102.053	101.984	101.988
3.750	101.803	101.742	101.750	3.750	102.045	101.984	101.996	4.000	102.392	102.317	102.324
3.875	102.068	102.002	102.011	3.875	102.372	102.306	102.321	4.125	102.730	102.651	102.660
4.000	102.336	102.264	102.275	4.000	102.703	102.632	102.649	4.250	102.991	102.906	102.916
4.125	102.605	102.529	102.540	4.125	103.035	102.959	102.977	4.375	103.242	103.152	103.163
4.250	102.847	102.766	102.778	4.250	103.310	103.228	103.248	4.500	103.494	103.399	103.411
4.375	103.085	102.998	103.011	4.375	103.500	103.491	103.500	4.625	103.500	103.500	103.500
4.500	103.323	103.231	103.244	4.500				4.750			
4.625	103.500	103.464	103.477	4.625				4.875			
4.750	103.500	103.500	103.500	4.750				5.000			
4.875				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: 6/20/19 5:21 PM

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	99.713	99.588	3.750	100.604	100.479			
4.125	100.041	99.916	3.875	101.104	100.979			
4.250	100.354	100.229	4.000	101.303	101.178			
4.375	100.638	100.513	4.125	101.516	101.391			
4.500	100.962	100.837	4.250	101.817	101.692			
4.625	101.163	101.038	4.375	102.101	101.976			
4.750	101.311	101.186	4.500	102.291	102.166			
4.875	101.527	101.402	4.625					
5.000	101.739	101.614	4.750					
5.125	101.968	101.843	4.875					
5.250	102.177	102.052	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	99.130	99.005	3.500	99.193	99.068	3.625	98.475	98.350
3.625	99.423	99.298	3.625	99.558	99.433	3.750	99.056	98.931
3.750	99.724	99.599	3.750	99.966	99.841	3.875	99.497	99.372
3.875	100.081	99.956	3.875	100.318	100.193	4.000	99.838	99.713
4.000	100.395	100.270	4.000	100.711	100.586	4.125	100.281	100.156
4.125	100.691	100.566	4.125	101.015	100.890	4.250	100.686	100.561
4.250	100.969	100.844	4.250	101.325	101.200	4.375	101.011	100.886
4.375	101.229	101.104	4.375	101.610	101.485	4.500	101.259	101.134
4.500	101.495	101.370	4.500	101.839	101.714	4.625		
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