



Effective: 6/25/19 11:49 AM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

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New Locks

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

Wholesale Fee Buyout Option Price Adjustor

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

Extension Policies

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

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WesLend Fixed Agency - LP Only

1001-01 1101-01 FHLMC 25/30 Yr Fixed					1201-01 FHLMC 20 Yr Fixed					1301-01 FHLMC 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	101.542	101.537	101.397	101.393	3.625	102.210	102.094	102.022	102.027	3.750	102.738	102.691	102.708	102.518
3.750	101.736	101.712	101.674	101.652	3.750	102.006	101.908	101.861	101.671	3.875	103.223	103.176	103.192	103.002
3.875	102.434	102.354	102.371	102.181	3.875	102.536	102.439	102.455	102.265	4.000	103.050	103.003	103.020	102.830
4.000	103.072	102.993	103.010	102.820	4.000	103.076	102.997	103.014	102.824	4.125	103.589	103.541	103.490	103.087
4.125	103.027	102.947	102.964	102.774	4.125	103.372	103.292	103.309	103.119	4.250	103.772	103.744	103.740	103.550
4.250	103.016	102.972	102.989	102.948	4.250	103.307	103.236	103.131	102.941	4.375	104.215	104.188	104.184	103.994
4.375	103.451	103.424	103.420	103.230	4.375	103.672	103.643	103.639	103.449	4.500	104.626	104.599	104.595	104.405
4.500	103.962	103.935	103.931	103.741	4.500	104.137	104.109	104.105	103.915	4.625	104.069	104.021	103.980	103.566
4.625	104.012	103.985	103.981	103.791	4.625	104.225	104.197	104.193	104.024	4.750	104.179	104.127	104.084	103.776
4.750	103.856	103.865	103.840	103.650	4.750	104.342	104.282	104.211	104.111	4.875	104.373	104.258	104.199	104.045
4.875	104.336	104.346	104.321	104.131	4.875	104.695	104.718	104.647	104.547	5.000	104.457	104.404	104.361	104.238
5.000	104.773	104.782	104.757	104.567	5.000	105.055	105.065	105.040	104.884	5.125	104.648	104.595	104.553	104.434
5.125	105.000	105.009	104.984	104.794	5.125	105.313	105.353	105.218	105.182	5.250	104.645	104.591	104.547	104.428
5.250	104.808	104.822	104.777	104.587	5.250	105.055	105.100	104.960	104.891	5.375	102.481	102.531	102.393	102.322
5.375	105.203	105.217	105.172	104.982	5.375	105.409	105.458	105.314	105.249	5.500				
5.500	105.555	105.569	105.524	105.334	5.500	105.646	105.700	105.551	105.492	5.625				
5.625	105.707	105.721	105.675	105.485	5.625	105.700	105.700	105.700	105.677	5.750				
5.750	105.823	105.858	105.792	105.602	5.750	105.445	105.390	105.342		5.875				
5.875	105.799	105.697	105.806	105.710	5.875					6.000				
6.000	106.017	105.915	106.024	105.928	6.000					6.125				
6.125					6.125					6.250				
6.250					6.250					6.375				
6.375					6.375					6.500				
6.500					6.500					6.625				
6.625					6.625									

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	100.980	100.975	100.835	100.831	2.875	99.053	99.050	99.004	99.001
3.750	101.173	101.149	101.111	101.089	3.000	99.679	99.676	99.631	99.628
3.875	101.650	101.626	101.596	101.573	3.125	100.247	100.244	100.201	100.198
4.000	102.224	102.200	102.178	102.155	3.250	101.593	101.590	101.552	101.549
4.125	102.250	102.226	102.229	102.206	3.375	101.894	101.891	101.855	101.852
4.250	102.459	102.415	102.432	102.391	3.500	101.961	101.958	101.927	101.924
4.375	102.701	102.657	102.675	102.634	3.625	102.013	101.991	101.981	101.960
4.500	103.027	102.984	102.998	102.957	3.750	102.751	102.728	102.731	102.710
4.625	103.031	102.988	103.000	102.959	3.875	102.817	102.795	102.793	102.772
4.750	102.893	102.829	102.843	102.784	4.000	103.212	103.189	103.188	103.166
4.875	103.235	103.172	103.193	103.134	4.125	102.714	102.672	102.677	102.638
5.000	103.456	103.393	103.418	103.359	4.250	103.363	103.320	103.329	103.289
5.125	102.882	102.800	102.838	102.760	4.375	103.743	103.701	103.711	103.671
5.250	103.230	103.147	103.190	103.113	4.500	102.298	102.236	102.175	102.116
5.375	103.576	103.494	103.542	103.464	4.625	102.652	102.590	102.531	102.473
5.500	103.790	103.708	103.759	103.682	4.750	103.028	102.966	102.908	102.850
5.625	103.185	103.082	103.185	103.090	4.875	103.344	103.282	103.228	103.170
5.750	103.456	103.354	103.460	103.364	5.000	102.883	102.801	102.772	102.695
5.875	103.697	103.595	103.704	103.608	5.125	103.207	103.125	103.098	103.021
6.000	103.915	103.813	103.922	103.826	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														
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	101.542	101.537	101.397	101.393	3.625	102.210	102.094	102.022	102.027	3.750	102.738	102.691	102.708	102.518
3.750	101.736	101.712	101.674	101.652	3.750	102.006	101.908	101.861	101.671	3.875	103.223	103.176	103.192	103.002
3.875	102.434	102.354	102.371	102.181	3.875	102.536	102.439	102.455	102.265	4.000	103.050	103.003	103.020	102.830
4.000	103.072	102.993	103.010	102.820	4.000	103.076	102.997	103.014	102.824	4.125	103.589	103.541	103.490	103.087
4.125	103.027	102.947	102.964	102.774	4.125	103.372	103.292	103.309	103.119	4.250	103.772	103.744	103.740	103.550
4.250	103.016	102.972	102.989	102.948	4.250	103.307	103.236	103.131	102.941	4.375	104.215	104.188	104.184	103.994
4.375	103.451	103.424	103.420	103.230	4.375	103.672	103.643	103.639	103.449	4.500	104.626	104.599	104.595	104.405
4.500	103.962	103.935	103.931	103.741	4.500	104.137	104.109	104.105	103.915	4.625	104.069	104.021	103.980	103.566
4.625	104.012	103.985	103.981	103.791	4.625	104.225	104.197	104.193	104.024	4.750	104.179	104.127	104.084	103.776
4.750	103.856	103.865	103.840	103.650	4.750	104.342	104.282	104.211	104.111	4.875	104.373	104.258	104.199	104.045
4.875	104.336	104.346	104.321	104.131	4.875	104.695	104.718	104.647	104.547	5.000	104.457	104.404	104.361	104.238
5.000	104.773	104.782	104.757	104.567	5.000	105.055	105.065	105.040	104.884	5.125	104.648	104.595	104.553	101.734
5.125	105.000	105.009	104.984	104.794	5.125	105.313	105.353	105.218	105.182	5.250	104.645	104.591	104.547	102.086
5.250	104.808	104.822	104.777	104.587	5.250	105.055	105.100	104.960	104.891	5.375	102.481	102.531	102.393	102.322
5.375	105.203	105.217	105.172	104.982	5.375	105.409	105.458	105.314	105.249	5.500				
5.500	105.555	105.569	105.524	105.334	5.500	105.646	105.700	105.551	105.492	5.625				
5.625	105.707	105.721	105.675	105.485	5.625	105.700	105.700	105.700	105.677	5.750				
5.750	105.823	105.858	105.792	105.602	5.750	105.445	105.390	105.342		5.875				
5.875	105.799	105.697	105.806	105.710	5.875					6.000				
6.000	106.017	105.915	106.024	105.928	6.000									

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	-3.000
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								
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								
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								
	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	-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
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 3

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Effective: 6/25/19 11:49 AM

WesLend Fixed High Balance

1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.875	101.023	100.956	100.881	100.813	4.000	102.373	101.313	102.257		3.250	100.970	100.956	100.917	
4.000	101.507	101.462	101.367	101.343	4.125	102.421	101.380	102.329		3.375	101.280	101.266	101.227	
4.125	101.886	101.846	101.747	101.728	4.250	102.623	101.581	102.521		3.500	101.594	101.579	101.541	
4.250	101.627	101.623	101.521	101.468	4.375	102.916	101.874	102.815		3.625	101.898	101.884	101.845	
4.375	102.200	102.200	102.091	102.046	4.500	103.251	102.209	103.153		3.750	102.212	102.198	102.159	
4.500	102.658	102.665	102.550	102.510	4.625	103.268	102.226	103.168		3.875	102.232	102.217	102.186	
4.625	103.011	103.023	102.903	102.868	4.750	103.218	102.176	103.088		4.000	102.570	102.528	102.452	
4.750	102.394	102.410	102.285	102.218	4.875	103.437	102.395	103.357		4.125	103.002	102.988	102.949	
4.875	102.938	102.960	102.829	102.768	5.000	103.764	102.722	103.685		4.250	103.098	103.083	103.052	
5.000	103.371	103.398	103.262	103.206	5.125	103.966	102.923	103.886		4.375	103.324	103.310	103.279	
5.125	103.668	103.701	103.560	103.509	5.250	103.949	102.906	103.868		4.500	103.382	103.367	103.336	
5.250	102.949	102.906	102.868		5.375	103.934	102.891	103.853		4.625	103.546	103.531	103.500	
5.375	102.934	102.891	102.853		5.500	104.201	103.158	104.120		4.750	103.154	103.100	103.046	
5.500	103.201	103.158	103.120		5.625	104.431	103.387	104.350		4.875	103.149	103.094	103.040	
5.625	103.431	103.387	103.350		5.750	104.420	103.377	104.339		5.000	103.144	103.090	103.035	
5.750	103.420	103.377	103.339		5.875					5.125	103.140	103.085	103.030	
					6.000					5.250	103.135	103.080	103.025	

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	99.171			
3.375	99.480			
3.500	99.793			
3.625	100.050			
3.750	100.348			
3.875	100.367			
4.000	100.631			
4.125	101.104			
4.250	101.199			
4.375	101.425			
4.500				
4.625				
4.750				
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				
The below adds also apply:				
LTV Range	CLTV Range	Fico <720	Fico ≥720	
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250	
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500	
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750	
75.01% - 90.00%	01% - 90.00%	-1.000	-0.750	
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500	

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

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

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

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



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

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WesLend Government

8000-99 8100-99					6000-99 6100-99					FHA/VA 25/30 Yr Fixed					8200-99 6200-99					FHA/VA 20 Yr Fixed					8300-99 6300-99					FHA/VA 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
3.250	102.652	102.527	102.543	101.892	3.375	103.156	103.031	103.048	102.369	3.375	103.156	103.031	103.048	102.369	3.500	103.647	103.522	103.539	102.805	3.500	103.647	103.522	103.539	102.805	3.500	103.065	102.999	103.036	102.210					
3.375	103.156	103.031	103.048	102.369	3.500	103.647	103.522	103.539	102.805	3.625	104.125	104.000	104.017	103.252	3.625	104.125	104.000	104.017	103.252	3.625	104.125	104.000	104.017	103.252	3.625	103.522	103.455	103.493	102.551					
3.500	103.647	103.522	103.539	102.805	3.625	104.125	104.000	104.017	103.252	3.750	103.864	103.774	103.690	103.661	3.750	103.864	103.774	103.690	103.661	3.750	103.864	103.774	103.690	103.661	3.750	103.353	103.287	103.324	102.997					
3.625	104.125	104.000	104.017	103.252	3.750	103.864	103.774	103.690	103.661	3.875	104.092	104.018	104.014	103.267	3.875	104.092	104.018	104.014	103.267	3.875	104.092	104.018	104.014	103.267	3.875	103.805	103.738	103.776	103.326					
3.750	103.864	103.774	103.690	103.661	3.875	104.092	104.018	104.014	103.267	4.000	104.535	104.460	104.456	103.615	4.000	104.535	104.460	104.456	103.615	4.000	104.535	104.460	104.456	103.615	4.000	104.232	104.166	104.203	103.642					
3.875	104.092	104.018	104.014	103.267	4.000	104.535	104.460	104.456	103.615	4.125	104.964	104.890	104.886	104.016	4.125	104.964	104.890	104.886	104.016	4.125	104.964	104.890	104.886	104.016	4.125	104.635	104.569	104.606	103.956					
4.000	104.535	104.460	104.456	103.615	4.125	104.964	104.890	104.886	104.016	4.250	104.592	104.553	104.448	104.401	4.250	104.592	104.553	104.448	104.401	4.250	104.592	104.553	104.448	104.401	4.250	104.372	104.377	104.286	104.262					
4.125	104.964	104.890	104.886	104.016	4.250	104.592	104.553	104.448	104.401	4.375	104.444	104.436	104.411	103.566	4.375	104.444	104.436	104.411	103.566	4.375	104.444	104.436	104.411	103.566	4.375	104.575	104.493	104.531	104.101					
4.250	104.592	104.553	104.448	104.401	4.375	104.444	104.436	104.411	103.566	4.500	104.840	104.832	104.807	103.864	4.500	104.840	104.832	104.807	103.864	4.500	104.840	104.832	104.807	103.864	4.500	104.952	104.870	104.907	104.391					
4.375	104.444	104.436	104.411	103.566	4.500	104.840	104.832	104.807	103.864	4.625	105.224	105.216	105.191	104.261	4.625	105.224	105.216	105.191	104.261	4.625	105.224	105.216	105.191	104.261	4.625	104.722	104.677	104.653						
4.500	104.840	104.832	104.807	103.864	4.625	105.224	105.216	105.191	104.261	4.750	104.814	104.856	104.731	104.666	4.750	104.814	104.856	104.731	104.666	4.750	104.814	104.856	104.731	104.666	4.750	104.364	103.561	103.537						
4.625	105.224	105.216	105.191	104.261	4.750	104.814	104.856	104.731	104.666	4.875	104.861	104.873	104.827	103.974	4.875	104.861	104.873	104.827	103.974	4.875	104.861	104.873	104.827	103.974	4.875	103.975	103.930	103.906						
4.750	104.814	104.856	104.731	104.666	4.875	104.861	104.873	104.827	103.974	5.000	105.219	105.231	105.185	104.246	5.000	105.219	105.231	105.185	104.246	5.000	105.219	105.231	105.185	104.246	5.000	104.340	104.295	104.271						
4.875	104.861	104.873	104.827	103.974	5.000	105.219	105.231	105.185	104.246	5.125	105.572	105.583	105.537		5.125	105.572	105.583	105.537		5.125	105.572	105.583	105.537		5.125	104.702	104.657	104.633						
5.000	105.219	105.231	105.185	104.246	5.125	105.572	105.583	105.537		5.250	104.823	104.854	104.788		5.250	104.823	104.854	104.788		5.250	104.823	104.854	104.788		5.250	103.610	103.565	103.541						
5.125	105.572	105.583	105.537		5.250	104.823	104.854	104.788		5.375	105.159	105.190	105.124		5.375	105.159	105.190	105.124		5.375	105.159	105.190	105.124		5.375	103.972	103.926	103.902						
5.250	104.823	104.854	104.788		5.375	105.159	105.190	105.124		5.500	105.494	105.524	105.458		5.500	105.494	105.524	105.458		5.500	105.494	105.524	105.458		5.500									
5.375	105.159	105.190	105.124		5.500	105.494	105.524	105.458		5.625	105.827	105.858	105.792		5.625	105.827	105.858	105.792		5.625	105.827	105.858	105.792		5.625									
5.500	105.494	105.524	105.458		5.625	105.827	105.858	105.792		5.750	106.248	106.278	106.212		5.750	106.248	106.278	106.212		5.750	106.248	106.278	106.212		5.750									
5.625	105.827	105.858	105.792		5.750	106.248	106.278	106.212																										

7000-99					USDA 30 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
3.375	102.588	102.482	102.414	102.369										
3.500	103.113	102.995	102.950	102.805										
3.625	103.673	103.555	103.510	103.252										
3.750	103.864	103.774	103.690	103.661										
3.875	103.496	103.420	103.355	103.267										
4.000	104.020	103.945	103.879	103.615										
4.125	104.515	104.439	104.374	104.016										
4.250	104.592	104.553	104.448	104.401										
4.375	103.993	103.947	103.923	103.566										
4.500	104.473	104.427	104.403	103.864										
4.625	104.949	104.904	104.880	104.261										
4.750	104.814	104.856	104.731	104.666										
4.875	104.524	104.479	104.443	103.974										
5.000	104.832	104.786	104.751	104.246										
5.125	105.288	105.243	105.207											
5.250	104.427	104.381	104.357											
5.375	104.671	104.625	104.601											
5.500	105.162	105.117	105.093											
5.625	105.404	105.358	105.334											
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	101.416	101.315	101.242		3.375	100.911	100.896	100.882	
3.625	101.616	101.497	101.453		3.500	101.340	101.325	101.311	99.989
3.750	102.091	102.029	101.945		3.625	101.757	101.742	101.728	
3.875	102.387	102.331	102.242		3.750	102.169	102.154	102.140	
4.000	102.650	102.599	102.505		3.875	102.053	102.032	102.018	
4.125	102.821	102.776	102.677		4.000	102.483	102.462	102.448	100.515
4.250	102.995	102.956	102.851		4.125	102.896	102.875	102.861	
4.375	102.623	102.649	102.539		4.250	103.219	103.198	103.184	
4.500	102.867	102.898	102.783		4.375	101.703	101.682	101.689	
4.625	103.074	103.111	102.991		4.500	102.073	102.051	102.058	100.575
4.750	103.283	103.326	103.201		4.625	102.443	102.421	102.428	
4.875	102.949	102.995	102.864		4.750	102.792	102.770	102.777	
5.000	103.177	103.227	103.092		4.875				
5.125	103.373	103.430	103.289		5.000	98.838	98.872	98.749	98.666
5.250	103.569	103.631	103.485		5.125				
5.375	102.719	102.673	102.649		5.250				
5.500	103.240	103.310	103.154		5.375				
5.625	103.702	103.656	103.632		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	98.990	98.927	98.865	97.310	3.000	98.990	98.927	98.865	97.310
3.125	99.375	99.312	99.250	97.537	3.125	99.375	99.312	99.250	97.537
3.250	99.760	99.697	99.635	98.222	3.250	99.760	99.697	99.635	98.222
3.375	101.192	101.129	101.067	98.471	3.375	101.192	101.129	101.067	98.471
3.500	101.582	101.519	101.457	98.635	3.500	101.582	101.519	101.457	98.635
3.625	101.974	101.911	101.849	98.731	3.625	101.974	101.911	101.849	98.731
3.750	102.376	102.313	102.251	98.843	3.750	102.376	102.313	102.251	98.843
3.875	102.410	102.347	102.285	99.052	3.875	102.410	102.347	102.285	99.052
4.000	102.802	102.739	102.677	99.224	4.000	102.802	102.739	102.677	99.224
4.125	103.195	103.132	103.070	99.338	4.125	103.195	103.132	103.070	99.338
4.250	103.588	103.525	103.463	99.571	4.250	103.588	103.525	103.463	99.571
4.375	103.499	103.436	103.374		4.375	103.499	103.436	103.374	
4.500	103.892	103.829	103.767		4.500	103.892	103.829	103.767	
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	Rate	15 Day	30 Day	45 Day	60 Day	1224-00	Rate	15 Day	30 Day	45 Day	60 Day
	3.625	100.470				3.875	101.438				
	3.750	100.475				4.000	101.833				
	3.875	100.970				4.125	102.095				
	4.000	101.579				4.250	102.390				
	4.125	101.625				4.375	102.739				
	4.250	101.853				4.500	103.082				
	4.375	102.217				4.625	103.036				
	4.500	102.594				4.750	103.462				
	4.625	102.753				4.875	103.872				
	4.750	103.048				5.000	104.054				
	4.875	103.459				5.125	104.199				
	5.000	103.669				5.250	104.062				
	5.125	104.024				5.375					
	5.250					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			
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	-0.375		
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	101.542	101.537	101.397	101.393
		3.750	101.736	101.712	101.674	101.652
		3.875	102.213	102.189	102.159	102.136
		4.000	102.786	102.762	102.740	102.717
		4.125	102.812	102.788	102.791	102.768
		4.250	103.016	102.972	102.989	102.948
		4.375	103.258	103.214	103.232	103.191
		4.500	103.584	103.541	103.555	103.514
		4.625	103.589	103.546	103.558	103.517
		4.750	103.726	103.662	103.676	103.617
		4.875	104.068	104.005	104.026	103.967
		5.000	104.289	104.226	104.251	104.192
		5.125	104.281	104.199	104.237	104.159
		5.250	104.629	104.546	104.589	104.512
		5.375	104.975	104.893	104.941	104.863
		5.500	105.189	105.107	105.158	105.081
		5.625	105.287	105.184	105.287	105.192
		5.750	105.557	105.455	105.561	105.465
		5.875	105.799	105.697	105.806	105.710
		6.000	106.017	105.915	106.024	105.928

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

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

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

Price Adjustments

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

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

Loans with Secondary Financing	
All Loans with Subordinate Financing	-0.500

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

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

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

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WesLend ARM																													
1700-77 Margin 2.25					5/1 LIBOR ARM Caps 2/2/5					1800-77 Margin 2.25					7/1 LIBOR ARM Caps 5/2/5					1900-77 Margin 2.25					10/1 LIBOR ARM Caps 5/2/5				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day						
2.750	99.149	99.151	99.125	99.113	2.750	98.818	98.810	98.784	98.772	3.000	99.418	99.409	99.369	99.343	3.125	99.929	99.925	99.880	99.849	3.250	100.299	100.299	100.249	100.213					
2.875	99.473	99.476	99.445	99.428	2.875	99.255	99.252	99.221	99.203	3.125	100.644	100.647	100.591	100.550	3.375	100.988	100.994	100.933	100.886	3.500	100.988	100.994	100.933	100.886					
3.000	99.799	99.805	99.769	99.746	3.000	99.694	99.695	99.658	99.636	3.375	100.658	100.669	100.617	100.579	3.625	101.332	101.341	101.275	101.223	3.750	101.633	101.644	101.572	101.515					
3.125	100.126	100.134	100.093	100.065	3.125	100.132	100.137	100.096	100.068	3.750	101.928	101.941	101.865	101.802	4.000	102.231	102.245	102.164	102.096	3.875	101.731	101.706	101.638	101.574					
3.250	100.397	100.407	100.360	100.328	3.250	100.456	100.464	100.417	100.384	4.125	102.536	102.552	102.466	102.393	4.250	102.628	102.579	102.535		4.000	101.975	101.962	101.884	101.820					
3.375	100.658	100.669	100.617	100.579	3.375	100.759	100.769	100.717	100.679	4.375	102.871	102.873	102.773	102.721	4.500	102.752	102.762	102.711	102.668	4.125	102.222	102.220	102.137	102.068					
3.500	100.920	100.932	100.875	100.832	3.500	101.064	101.076	101.018	100.975	4.500	102.499	102.499	102.400	102.356	4.625	102.499	102.451	102.407		4.250	102.499	102.451	102.407						
3.625	101.226	101.198	101.135	101.087	3.625	101.370	101.384	101.322	101.273	4.375	102.028	102.028	101.939	101.847		4.375	101.752	101.662	101.571	4.375	102.499	102.451	102.407						
3.750	101.498	101.452	101.406	101.330	3.750	101.713	101.729	101.662	101.608	4.500	102.292	102.292	102.198	102.101	4.625	102.018	101.924	101.827		4.500	102.018	101.924	101.827						
3.875	101.731	101.706	101.638	101.574	3.875	102.062	102.081	102.008	101.949																				
4.000	101.975	101.962	101.884	101.820	4.000	102.417	102.439	102.361	102.296																				
4.125	102.222	102.220	102.137	102.068	4.125	102.775	102.799	102.716	102.646																				
4.250	102.499	102.451	102.407		4.250	102.449	102.400	102.356																					
4.375	101.752	101.662	101.571		4.375	102.028	101.939	101.847																					
4.500	102.018	101.924	101.827		4.500	102.292	102.198	102.101																					
					4.625	102.556	102.458	102.356																					

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

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



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WesLend ARM High Balance

1733-77 5/1 LIBOR ARM High Balance					1833-77 7/1 LIBOR ARM High Balance					1933-77 10/1 LIBOR ARM High Balance				
Margin 2.25 Caps 2/2/5					Margin 2.25 Caps 5/2/5					Margin 2.25 Caps 5/2/5				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
2.750	99.299	99.300	99.274	99.262	2.750	98.836	98.828	98.802	98.790	3.000	99.507	99.499	99.459	99.433
2.875	99.618	99.621	99.590	99.573	2.875	99.270	99.267	99.235	99.218	3.125	100.013	100.010	99.965	99.934
3.000	99.937	99.943	99.907	99.884	3.000	99.704	99.705	99.668	99.645	3.250	100.377	100.377	100.327	100.291
3.125	100.260	100.269	100.227	100.199	3.125	100.138	100.143	100.101	100.073	3.375	100.717	100.720	100.664	100.623
3.250	100.529	100.539	100.492	100.460	3.250	100.458	100.466	100.419	100.386	3.500	101.054	101.060	100.999	100.953
3.375	100.791	100.802	100.750	100.712	3.375	100.762	100.772	100.719	100.681	3.625	101.394	101.403	101.337	101.285
3.500	101.055	101.067	101.010	100.967	3.500	101.066	101.078	101.020	100.977	3.750	101.692	101.702	101.631	101.574
3.625	101.323	101.336	101.274	101.226	3.625	101.373	101.387	101.324	101.276	3.875	101.986	101.998	101.922	101.860
3.750	101.579	101.593	101.526	101.472	3.750	101.717	101.733	101.665	101.612	4.000	102.286	102.300	102.219	102.152
3.875	101.834	101.849	101.776	101.717	3.875	102.067	102.086	102.013	101.954	4.125	102.591	102.607	102.520	102.448
4.000	102.089	102.105	102.027	101.963	4.000	102.422	102.444	102.366	102.302	4.250	102.837	102.855	102.762	102.685
4.125	102.346	102.363	102.280	102.211	4.125	102.781	102.806	102.722	102.653	4.375	103.078	103.096	102.999	102.916
4.250	102.598	102.616	102.527	102.453	4.250	103.040	103.065	102.977	102.902	4.500	103.320	103.339	103.236	103.148
4.375	102.849	102.867	102.774	102.694	4.375	103.285	103.312	103.218	103.138	4.625	103.500	103.500	103.475	103.382
4.500	103.099	103.118	103.020	102.935	4.500	103.500	103.500	103.459	103.374	4.750	103.500	103.500	103.500	103.500
4.625	103.350	103.370	103.265	103.175	4.625	103.500	103.500	103.500	103.500	4.875				
4.750	103.500	103.500	103.446	103.351	4.750					5.000				
4.875	103.500	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	99.302	99.177	99.052	3.750	100.348	100.223	99.375		
4.125	99.646	99.521	99.396	3.875	100.847	100.722	99.375		
4.250	99.975	99.850	99.725	4.000	101.047	100.922	99.375		
4.375	100.266	100.141	100.016	4.125	101.261	101.136	99.375		
4.500	100.602	100.477	100.352	4.250	101.563	101.438	99.375		
4.625	100.814	100.689	100.564	4.375	101.847	101.722	99.375		
4.750	100.973	100.848	100.723	4.500	102.039	101.914	99.375		
4.875	101.199	101.074	100.949	4.625					
5.000	101.421	101.296	101.171	4.750					
5.125	101.660	101.535	101.410	4.875					
5.250	101.879	101.754	101.629	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	99.024	98.899	99.375	3.500	98.454	98.329	99.375	3.625	97.978	97.853	99.375
3.625	99.318	99.193	99.375	3.625	98.819	98.694	99.375	3.750	98.567	98.442	99.375
3.750	99.612	99.487	99.375	3.750	99.233	99.108	99.375	3.875	99.009	98.884	99.375
3.875	99.970	99.845	99.375	3.875	99.784	99.659	99.375	4.000	99.359	99.234	99.375
4.000	100.284	100.159	99.375	4.000	100.056	99.931	99.375	4.125	99.549	99.424	99.375
4.125	100.581	100.456	99.375	4.125	100.368	100.243	99.375	4.250	99.884	99.759	99.375
4.250	100.860	100.735	99.375	4.250	100.654	100.529	99.375	4.375	100.182	100.057	99.375
4.375	101.120	100.995	99.375	4.375	100.917	100.792	99.375	4.500	100.446	100.321	99.375
4.500	101.386	101.261	99.375	4.500	101.154	101.029	99.375	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	