



Effective: 6/28/19 11:35 AM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

**Table of Contents**

| Tab                | Product               |
|--------------------|-----------------------|
| <a href="#">2</a>  | Fixed Agency          |
| <a href="#">3</a>  | Fixed Agency High Bal |
| <a href="#">4</a>  | Fixed Conforming      |
| <a href="#">5</a>  | Fixed High Balance    |
| <a href="#">6</a>  | Government            |
| <a href="#">7</a>  | Government HB         |
| <a href="#">8</a>  | Government ARM        |
| <a href="#">9</a>  | HomeReady             |
| <a href="#">10</a> | HomePossible          |
| <a href="#">11</a> | ARM                   |
| <a href="#">12</a> | ARM HB                |
| <a href="#">13</a> | Jumbo                 |

**New Locks**

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at [www.weslendwholesale.com](http://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](mailto: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)



[Return to Home Tab](#)



Effective: 6/28/19 11:35 AM

WesLend Fixed Agency Super Conforming - LP Only

| 1053-01<br>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                                      | 100.557 | 100.560 | 100.475 | 100.493 | 2.875                        | 98.849  | 98.844  | 98.783  | 98.775  |
| 3.750                                      | 101.032 | 101.013 | 100.960 | 100.943 | 3.000                        | 99.475  | 99.471  | 99.412  | 99.406  |
| 3.875                                      | 101.517 | 101.502 | 101.452 | 101.444 | 3.125                        | 100.044 | 100.042 | 99.984  | 99.982  |
| 4.000                                      | 102.099 | 102.086 | 102.042 | 102.044 | 3.250                        | 101.394 | 101.393 | 101.335 | 101.340 |
| 4.125                                      | 102.129 | 102.118 | 102.093 | 102.098 | 3.375                        | 101.693 | 101.693 | 101.639 | 101.644 |
| 4.250                                      | 102.402 | 102.365 | 102.380 | 102.345 | 3.500                        | 101.761 | 101.761 | 101.709 | 101.715 |
| 4.375                                      | 102.648 | 102.614 | 102.628 | 102.602 | 3.625                        | 101.929 | 101.909 | 101.871 | 101.850 |
| 4.500                                      | 102.984 | 102.953 | 102.956 | 102.935 | 3.750                        | 102.670 | 102.651 | 102.620 | 102.605 |
| 4.625                                      | 102.990 | 102.957 | 102.964 | 102.941 | 3.875                        | 102.736 | 102.720 | 102.685 | 102.671 |
| 4.750                                      | 102.894 | 102.837 | 102.855 | 102.798 | 4.000                        | 103.132 | 103.118 | 103.085 | 103.074 |
| 4.875                                      | 103.243 | 103.188 | 103.211 | 103.160 | 4.125                        | 102.721 | 102.682 | 102.660 | 102.620 |
| 5.000                                      | 103.465 | 103.412 | 103.437 | 103.391 | 4.250                        | 103.370 | 103.333 | 103.313 | 103.278 |
| 5.125                                      | 102.840 | 102.762 | 102.812 | 102.726 | 4.375                        | 103.751 | 103.715 | 103.697 | 103.666 |
| 5.250                                      | 103.194 | 103.118 | 103.170 | 103.090 | 4.500                        | 102.264 | 102.205 | 102.185 | 102.120 |
| 5.375                                      | 103.545 | 103.469 | 103.525 | 103.451 | 4.625                        | 102.620 | 102.563 | 102.543 | 102.482 |
| 5.500                                      | 103.762 | 103.691 | 103.748 | 103.673 | 4.750                        | 102.999 | 102.943 | 102.923 | 102.867 |
| 5.625                                      | 103.234 | 103.138 | 103.208 | 103.103 | 4.875                        | 103.320 | 103.267 | 103.245 | 103.194 |
| 5.750                                      | 103.510 | 103.415 | 103.487 | 103.385 | 5.000                        | 102.890 | 102.812 | 102.795 | 102.710 |
| 5.875                                      | 103.753 | 103.658 | 103.732 | 103.634 | 5.125                        | 103.218 | 103.141 | 103.125 | 103.043 |
| 6.000                                      | 103.969 | 103.876 | 103.952 | 103.854 | 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          |





[Return to Home Tab](#)



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| WesLend Government    |         |         |         |         |                    |         |         |         |         |                    |         |         |         |         |                    |  |  |  |  |
|-----------------------|---------|---------|---------|---------|--------------------|---------|---------|---------|---------|--------------------|---------|---------|---------|---------|--------------------|--|--|--|--|
| 8000-99<br>8100-99    |         |         |         |         | 6000-99<br>6100-99 |         |         |         |         | 8200-99<br>6200-99 |         |         |         |         | 8300-99<br>6300-99 |  |  |  |  |
| FHA/VA 25/30 Yr Fixed |         |         |         |         | FHA/VA 20 Yr Fixed |         |         |         |         | 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  |                    |  |  |  |  |
| 3.250                 | 101.468 | 101.355 | 101.293 | 101.243 | 3.375              | 101.933 | 101.826 | 101.759 | 101.714 | 3.500              | 101.731 | 101.628 | 101.573 | 101.545 |                    |  |  |  |  |
| 3.375                 | 101.933 | 101.826 | 101.759 | 101.714 | 3.500              | 102.368 | 102.256 | 102.209 | 102.144 | 3.625              | 102.109 | 101.996 | 101.951 | 101.879 |                    |  |  |  |  |
| 3.500                 | 102.368 | 102.256 | 102.209 | 102.144 | 3.625              | 102.926 | 102.812 | 102.767 | 102.579 | 3.750              | 102.559 | 102.543 | 102.472 | 102.428 |                    |  |  |  |  |
| 3.625                 | 102.926 | 102.812 | 102.767 | 102.579 | 3.750              | 103.181 | 103.091 | 103.008 | 102.979 | 3.875              | 102.880 | 102.869 | 102.793 | 102.754 |                    |  |  |  |  |
| 3.750                 | 103.181 | 103.091 | 103.008 | 102.979 | 3.875              | 102.943 | 102.882 | 102.795 | 102.731 | 4.000              | 103.187 | 103.181 | 103.101 | 103.067 |                    |  |  |  |  |
| 3.875                 | 102.943 | 102.882 | 102.795 | 102.731 | 4.000              | 103.466 | 103.383 | 103.317 | 103.074 | 4.125              | 103.522 | 103.490 | 103.404 | 103.376 |                    |  |  |  |  |
| 4.000                 | 103.466 | 103.383 | 103.317 | 103.074 | 4.125              | 103.959 | 103.876 | 103.811 | 103.467 | 4.250              | 103.785 | 103.791 | 103.700 | 103.677 |                    |  |  |  |  |
| 4.125                 | 103.959 | 103.876 | 103.811 | 103.467 | 4.250              | 104.035 | 103.995 | 103.891 | 103.845 | 4.375              | 103.887 | 103.864 | 103.768 | 103.714 |                    |  |  |  |  |
| 4.250                 | 104.035 | 103.995 | 103.891 | 103.845 | 4.375              | 103.515 | 103.470 | 103.446 | 103.029 | 4.500              | 104.169 | 104.151 | 104.050 | 104.001 |                    |  |  |  |  |
| 4.375                 | 103.515 | 103.470 | 103.446 | 103.029 | 4.500              | 103.993 | 103.948 | 103.924 | 103.323 | 4.625              | 104.248 | 104.202 | 104.178 |         |                    |  |  |  |  |
| 4.500                 | 103.993 | 103.948 | 103.924 | 103.323 | 4.625              | 104.477 | 104.431 | 104.407 | 103.714 | 4.750              | 103.943 | 103.084 | 103.060 |         |                    |  |  |  |  |
| 4.625                 | 104.477 | 104.431 | 104.407 | 103.714 | 4.750              | 104.260 | 104.302 | 104.177 | 104.113 | 4.875              | 103.497 | 103.452 | 103.428 |         |                    |  |  |  |  |
| 4.750                 | 104.260 | 104.302 | 104.177 | 104.113 | 4.875              | 104.139 | 104.094 | 104.062 | 103.468 | 5.000              | 103.862 | 103.817 | 103.793 |         |                    |  |  |  |  |
| 4.875                 | 104.139 | 104.094 | 104.062 | 103.468 | 5.000              | 104.451 | 104.406 | 104.374 | 103.737 | 5.125              | 104.224 | 104.178 | 104.154 |         |                    |  |  |  |  |
| 5.000                 | 104.451 | 104.406 | 104.374 | 103.737 | 5.125              | 104.892 | 104.846 | 104.815 |         | 5.250              | 103.128 | 103.083 | 103.059 |         |                    |  |  |  |  |
| 5.125                 | 104.892 | 104.846 | 104.815 |         | 5.250              | 103.853 | 103.808 | 103.784 |         | 5.375              | 103.490 | 103.444 | 103.420 |         |                    |  |  |  |  |
| 5.250                 | 103.853 | 103.808 | 103.784 |         | 5.375              | 104.096 | 104.050 | 104.026 |         | 5.500              |         |         |         |         |                    |  |  |  |  |
| 5.375                 | 104.096 | 104.050 | 104.026 |         | 5.500              | 104.586 | 104.541 | 104.517 |         | 5.625              |         |         |         |         |                    |  |  |  |  |
| 5.500                 | 104.586 | 104.541 | 104.517 |         | 5.625              | 104.827 | 104.781 | 104.757 |         | 5.750              |         |         |         |         |                    |  |  |  |  |
| 5.625                 | 104.827 | 104.781 | 104.757 |         | 5.750              |         |         |         |         | 5.875              |         |         |         |         |                    |  |  |  |  |

| 7000-99 |         |         |         |         | USDA 30 Yr Fixed |  |  |  |  |
|---------|---------|---------|---------|---------|------------------|--|--|--|--|
| Rate    | 15 Day  | 30 Day  | 45 Day  | 60 Day  |                  |  |  |  |  |
| 3.375   | 101.933 | 101.826 | 101.759 | 101.714 |                  |  |  |  |  |
| 3.500   | 102.368 | 102.256 | 102.209 | 102.144 |                  |  |  |  |  |
| 3.625   | 102.926 | 102.812 | 102.767 | 102.579 |                  |  |  |  |  |
| 3.750   | 103.181 | 103.091 | 103.008 | 102.979 |                  |  |  |  |  |
| 3.875   | 102.943 | 102.882 | 102.795 | 102.731 |                  |  |  |  |  |
| 4.000   | 103.466 | 103.383 | 103.317 | 103.074 |                  |  |  |  |  |
| 4.125   | 103.959 | 103.876 | 103.811 | 103.467 |                  |  |  |  |  |
| 4.250   | 104.035 | 103.995 | 103.891 | 103.845 |                  |  |  |  |  |
| 4.375   | 103.515 | 103.470 | 103.446 | 103.029 |                  |  |  |  |  |
| 4.500   | 103.993 | 103.948 | 103.924 | 103.323 |                  |  |  |  |  |
| 4.625   | 104.477 | 104.431 | 104.407 | 103.714 |                  |  |  |  |  |
| 4.750   | 104.260 | 104.302 | 104.177 | 104.113 |                  |  |  |  |  |
| 4.875   | 104.139 | 104.094 | 104.062 | 103.468 |                  |  |  |  |  |
| 5.000   | 104.451 | 104.406 | 104.374 | 103.737 |                  |  |  |  |  |
| 5.125   | 104.892 | 104.846 | 104.815 |         |                  |  |  |  |  |
| 5.250   | 103.853 | 103.808 | 103.784 |         |                  |  |  |  |  |
| 5.375   | 104.096 | 104.050 | 104.026 |         |                  |  |  |  |  |
| 5.500   | 104.586 | 104.541 | 104.517 |         |                  |  |  |  |  |
| 5.625   | 104.827 | 104.781 | 104.757 |         |                  |  |  |  |  |
| 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

[Return to Home Tab](#)



Effective: 6/28/19 11:35 AM

WesLend Government High Balance

| 8033-99<br>6033-99<br>FHA/VA 30 Yr Fixed High Balance |         |         |         |        | 8333-99<br>6333-99<br>FHA/VA 15 Yr Fixed High Balance |         |         |         |        |
|---|---------|---------|---------|--------|---|---------|---------|---------|--------|
| Rate  | 15 Day  | 30 Day  | 45 Day  | 60 Day | Rate  | 15 Day  | 30 Day  | 45 Day  | 60 Day |
| 3.500   | 100.925 | 100.824 | 100.751 |        | 3.375   | 100.714 | 100.697 | 100.669 |        |
| 3.625   | 101.072 | 100.977 | 100.898 |        | 3.500   | 101.143 | 101.125 | 101.097 |        |
| 3.750   | 101.706 | 101.644 | 101.561 |        | 3.625   | 101.560 | 101.542 | 101.514 |        |
| 3.875   | 101.995 | 101.939 | 101.851 |        | 3.750   | 101.982 | 101.964 | 101.936 |        |
| 4.000   | 102.253 | 102.203 | 102.109 |        | 3.875   | 101.904 | 101.882 | 101.861 |        |
| 4.125   | 102.425 | 102.380 | 102.281 |        | 4.000   | 102.333 | 102.310 | 102.289 |        |
| 4.250   | 102.599 | 102.559 | 102.455 |        | 4.125   | 102.749 | 102.726 | 102.705 |        |
| 4.375   | 102.202 | 102.227 | 102.118 |        | 4.250   | 103.082 | 103.059 | 103.038 |        |
| 4.500   | 102.442 | 102.473 | 102.358 |        | 4.375   | 101.548 | 101.534 | 101.562 |        |
| 4.625   | 102.649 | 102.685 | 102.576 |        | 4.500   | 101.915 | 101.901 | 101.929 |        |
| 4.750   | 102.858 | 102.900 | 102.775 |        | 4.625   | 102.283 | 102.270 | 102.298 |        |
| 4.875   | 102.340 | 102.385 | 102.255 |        | 4.750   | 102.636 | 102.623 | 102.651 |        |
| 5.000   | 102.565 | 102.615 | 102.485 |        | 4.875   |         |         |         |        |
| 5.125   | 103.053 | 103.008 | 102.976 |        | 5.000   |         |         | 0.000   |        |
| 5.250   | 102.956 | 103.018 | 102.872 |        | 5.125   |         |         |         |        |
| 5.375   | 102.304 | 102.259 | 102.235 |        | 5.250   |         |         |         |        |
| 5.500   | 102.831 | 102.901 | 102.744 |        | 5.375   |         |         |         |        |
| 5.625   | 103.285 | 103.240 | 103.216 |        | 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          |

[Return to Home Tab](#)



Effective: 6/28/19 11:35 AM

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               | 99.224     | 99.161            | 99.099  | 3.000              | 99.224     | 99.161            | 99.099  |
| 3.125               | 99.609     | 99.546            | 99.484  | 3.125              | 99.609     | 99.546            | 99.484  |
| 3.250               | 99.996     | 99.933            | 99.871  | 3.250              | 99.996     | 99.933            | 99.871  |
| 3.375               | 100.638    | 100.575           | 100.513 | 3.375              | 100.638    | 100.575           | 100.513 |
| 3.500               | 101.017    | 100.954           | 100.892 | 3.500              | 101.017    | 100.954           | 100.892 |
| 3.625               | 101.416    | 101.353           | 101.291 | 3.625              | 101.416    | 101.353           | 101.291 |
| 3.750               | 101.806    | 101.743           | 101.681 | 3.750              | 101.806    | 101.743           | 101.681 |
| 3.875               | 101.199    | 101.136           | 101.074 | 3.875              | 101.199    | 101.136           | 101.074 |
| 4.000               | 101.587    | 101.524           | 101.462 | 4.000              | 101.587    | 101.524           | 101.462 |
| 4.125               | 101.976    | 101.913           | 101.851 | 4.125              | 101.976    | 101.913           | 101.851 |
| 4.250               | 102.365    | 102.302           | 102.240 | 4.250              | 102.365    | 102.302           | 102.240 |
| 4.375               | 101.991    | 101.928           | 101.866 | 4.375              | 101.991    | 101.928           | 101.866 |
| 4.500               | 102.379    | 102.316           | 102.254 | 4.500              | 102.379    | 102.316           | 102.254 |
| 4.625               | 102.767    | 102.704           | 102.642 | 4.625              | 102.767    | 102.704           | 102.642 |
| 4.750               | 103.166    | 103.103           | 103.041 | 4.750              | 103.166    | 103.103           | 103.041 |
| 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          |



[Return to Home Tab](#)



Effective: 6/28/19 11:35 AM

HomeReady

| Home Ready 30 Yr Fixed |         |         |         |        | Home Ready 20 Yr Fixed |         |         |         |        |
|------------------------|---------|---------|---------|--------|------------------------|---------|---------|---------|--------|
| Rate                   | 15 Day  | 30 Day  | 45 Day  | 60 Day | Rate                   | 15 Day  | 30 Day  | 45 Day  | 60 Day |
| 3.625                  | 100.210 | 100.202 | 100.194 |        | 3.875                  | 101.267 | 101.259 | 101.251 |        |
| 3.750                  | 100.307 | 100.300 | 100.292 |        | 4.000                  | 101.660 | 101.652 | 101.644 |        |
| 3.875                  | 100.801 | 100.793 | 100.785 |        | 4.125                  | 101.919 | 101.911 | 101.903 |        |
| 4.000                  | 101.405 | 101.398 | 101.390 |        | 4.250                  | 102.299 | 102.291 | 102.283 |        |
| 4.125                  | 101.469 | 101.461 | 101.453 |        | 4.375                  | 102.660 | 102.652 | 102.645 |        |
| 4.250                  | 101.717 | 101.710 | 101.702 |        | 4.500                  | 103.001 | 102.993 | 102.985 |        |
| 4.375                  | 102.079 | 102.071 | 102.063 |        | 4.625                  | 102.957 | 102.949 | 102.941 |        |
| 4.500                  | 102.453 | 102.445 | 102.438 |        | 4.750                  | 103.431 | 103.423 | 103.415 |        |
| 4.625                  | 102.547 | 102.539 | 102.531 |        | 4.875                  | 103.778 | 103.770 | 103.763 |        |
| 4.750                  | 102.896 | 102.888 | 102.880 |        | 5.000                  | 103.963 | 103.955 | 103.947 |        |
| 4.875                  | 103.305 | 103.297 | 103.290 |        | 5.125                  | 104.103 | 104.095 | 104.087 |        |
| 5.000                  | 103.517 | 103.509 | 103.501 |        | 5.250                  | 104.087 | 104.079 | 104.071 |        |
| 5.125                  | 103.790 | 103.782 | 103.775 |        | 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          |

[Return to Home Tab](#)



Effective: 6/28/19 11:35 AM

| HomePossible |         |                           |         |         |         |         |
|--------------|---------|---------------------------|---------|---------|---------|---------|
|              | 1022-00 | Home Possible 30 Yr Fixed |         |         |         |         |
|              | 1028-00 | Rate                      | 15 Day  | 30 Day  | 45 Day  | 60 Day  |
|              |         | 3.625                     | 101.119 | 101.122 | 101.037 | 101.055 |
|              |         | 3.750                     | 101.595 | 101.576 | 101.523 | 101.506 |
|              |         | 3.875                     | 102.080 | 102.065 | 102.015 | 102.007 |
|              |         | 4.000                     | 102.661 | 102.648 | 102.604 | 102.606 |
|              |         | 4.125                     | 102.691 | 102.680 | 102.655 | 102.660 |
|              |         | 4.250                     | 102.959 | 102.922 | 102.937 | 102.902 |
|              |         | 4.375                     | 103.205 | 103.171 | 103.185 | 103.159 |
|              |         | 4.500                     | 103.541 | 103.510 | 103.513 | 103.492 |
|              |         | 4.625                     | 103.548 | 103.515 | 103.522 | 103.499 |
|              |         | 4.750                     | 103.727 | 103.670 | 103.688 | 103.631 |
|              |         | 4.875                     | 104.076 | 104.021 | 104.044 | 103.993 |
|              |         | 5.000                     | 104.298 | 104.245 | 104.270 | 104.224 |
|              |         | 5.125                     | 104.239 | 104.161 | 104.211 | 104.125 |
|              |         | 5.250                     | 104.593 | 104.517 | 104.569 | 104.489 |
|              |         | 5.375                     | 104.944 | 104.868 | 104.924 | 104.850 |
|              |         | 5.500                     | 105.161 | 105.090 | 105.147 | 105.072 |
|              |         | 5.625                     | 105.336 | 105.240 | 105.310 | 105.205 |
|              |         | 5.750                     | 105.611 | 105.516 | 105.588 | 105.486 |
|              |         | 5.875                     | 105.855 | 105.760 | 105.834 | 105.736 |
|              |         | 6.000                     | 106.071 | 105.978 | 106.054 | 105.956 |

| 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          |

[Return to Home Tab](#)



Effective: 6/28/19 11:35 AM

| WesLend ARM            |         |         |         |                             |       |         |         |                        |        |       |         |                             |         |        |       |                        |         |         |        |                              |         |         |         |        |
|------------------------|---------|---------|---------|-----------------------------|-------|---------|---------|------------------------|--------|-------|---------|-----------------------------|---------|--------|-------|------------------------|---------|---------|--------|------------------------------|---------|---------|---------|--------|
| 1700-77<br>Margin 2.25 |         |         |         | 5/1 LIBOR ARM<br>Caps 2/2/5 |       |         |         | 1800-77<br>Margin 2.25 |        |       |         | 7/1 LIBOR ARM<br>Caps 5/2/5 |         |        |       | 1900-77<br>Margin 2.25 |         |         |        | 10/1 LIBOR ARM<br>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                  | 98.981  | 98.978  | 98.953  |                             | 2.750 | 98.674  | 98.663  | 98.637                 |        | 3.000 | 99.294  | 99.282                      | 99.243  |        | 3.125 | 99.803                 | 99.797  | 99.752  |        | 3.250                        | 100.170 | 100.167 | 100.117 |        |
| 2.875                  | 99.302  | 99.302  | 99.271  |                             | 2.875 | 99.101  | 99.094  | 99.063                 |        | 3.125 | 99.957  | 99.959                      | 99.918  |        | 3.375 | 100.510                | 100.510 | 100.455 |        | 3.500                        | 100.850 | 100.853 | 100.793 |        |
| 3.000                  | 99.626  | 99.628  | 99.592  |                             | 3.000 | 99.529  | 99.527  | 99.491                 |        | 3.625 | 101.191 | 101.197                     | 101.131 |        | 3.750 | 101.417                | 101.368 | 101.325 |        | 3.750                        | 101.548 | 101.562 | 101.494 |        |
| 3.125                  | 99.950  | 99.955  | 99.914  |                             | 3.125 | 99.957  | 99.959  | 99.918                 |        | 3.875 | 101.648 | 101.600                     | 101.557 |        | 4.000 | 101.898                | 101.850 | 101.807 |        | 4.000                        | 102.193 | 102.211 | 102.133 |        |
| 3.250                  | 100.228 | 100.234 | 100.187 |                             | 3.250 | 100.288 | 100.292 | 100.246                |        | 4.125 | 102.152 | 102.104                     | 102.061 |        | 4.125 | 102.522                | 102.541 | 102.458 |        | 4.125                        | 102.522 | 102.541 | 102.458 |        |
| 3.375                  | 100.494 | 100.502 | 100.450 |                             | 3.375 | 100.601 | 100.607 | 100.555                |        | 4.250 | 102.424 | 102.376                     | 102.333 |        | 4.250 | 102.462                | 102.414 | 102.371 |        | 4.250                        | 102.462 | 102.414 | 102.371 |        |
| 3.500                  | 100.809 | 100.772 | 100.717 |                             | 3.500 | 100.915 | 100.923 | 100.866                |        | 4.375 | 101.585 | 101.489                     | 101.396 |        | 4.375 | 101.854                | 101.758 | 102.585 |        | 4.375                        | 101.854 | 101.758 | 102.585 |        |
| 3.625                  | 101.164 | 101.115 | 101.072 |                             | 3.625 | 101.231 | 101.242 | 101.180                |        | 4.500 | 101.850 | 101.749                     | 101.651 |        | 4.500 | 102.117                | 102.016 | 101.919 |        | 4.500                        | 102.117 | 102.016 | 101.919 |        |
| 3.750                  | 101.417 | 101.368 | 101.325 |                             | 3.750 | 101.548 | 101.562 | 101.494                |        | 4.625 | 102.383 | 102.277                     | 102.175 |        | 4.625 | 102.383                | 102.277 | 102.175 |        | 4.625                        | 102.383 | 102.277 | 102.175 |        |
| 3.875                  | 101.648 | 101.600 | 101.557 |                             | 3.875 | 101.868 | 101.883 | 101.811                |        |       |         |                             |         |        |       |                        |         |         |        |                              |         |         |         |        |
| 4.000                  | 101.898 | 101.850 | 101.807 |                             | 4.000 | 102.193 | 102.211 | 102.133                |        |       |         |                             |         |        |       |                        |         |         |        |                              |         |         |         |        |
| 4.125                  | 102.152 | 102.104 | 102.061 |                             | 4.125 | 102.522 | 102.541 | 102.458                |        |       |         |                             |         |        |       |                        |         |         |        |                              |         |         |         |        |
| 4.250                  | 102.424 | 102.376 | 102.333 |                             | 4.250 | 102.462 | 102.414 | 102.371                |        |       |         |                             |         |        |       |                        |         |         |        |                              |         |         |         |        |
| 4.375                  | 101.585 | 101.489 | 101.396 |                             | 4.375 | 101.854 | 101.758 | 102.585                |        |       |         |                             |         |        |       |                        |         |         |        |                              |         |         |         |        |
| 4.500                  | 101.850 | 101.749 | 101.651 |                             | 4.500 | 102.117 | 102.016 | 101.919                |        |       |         |                             |         |        |       |                        |         |         |        |                              |         |         |         |        |
|                        |         |         |         |                             | 4.625 | 102.383 | 102.277 | 102.175                |        |       |         |                             |         |        |       |                        |         |         |        |                              |         |         |         |        |

**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**

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



Effective: 6/28/19 11:35 AM

| 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 |  |  |  |
| Rate                               | 15 Day  | 30 Day  | 45 Day  | Rate                               | 15 Day  | 30 Day  | 45 Day  | Rate                                | 15 Day  | 30 Day  | 45 Day  |            |  |  |  |
| 2.750                              | 99.129  | 99.127  | 99.101  | 2.750                              | 98.692  | 98.681  | 98.655  | 3.000                               | 99.383  | 99.372  | 99.332  |            |  |  |  |
| 2.875                              | 99.446  | 99.446  | 99.415  | 2.875                              | 99.116  | 99.109  | 99.078  | 3.125                               | 99.886  | 99.881  | 99.836  |            |  |  |  |
| 3.000                              | 99.763  | 99.765  | 99.729  | 3.000                              | 99.539  | 99.536  | 99.500  | 3.250                               | 100.247 | 100.244 | 100.194 |            |  |  |  |
| 3.125                              | 100.084 | 100.089 | 100.048 | 3.125                              | 99.962  | 99.964  | 99.923  | 3.375                               | 100.582 | 100.582 | 100.527 |            |  |  |  |
| 3.250                              | 100.359 | 100.365 | 100.319 | 3.250                              | 100.290 | 100.294 | 100.248 | 3.500                               | 100.916 | 100.919 | 100.858 |            |  |  |  |
| 3.375                              | 100.627 | 100.634 | 100.583 | 3.375                              | 100.603 | 100.609 | 100.558 | 3.625                               | 101.252 | 101.258 | 101.192 |            |  |  |  |
| 3.500                              | 100.898 | 100.907 | 100.850 | 3.500                              | 100.916 | 100.925 | 100.868 | 3.750                               | 101.544 | 101.552 | 101.481 |            |  |  |  |
| 3.625                              | 101.173 | 101.183 | 101.121 | 3.625                              | 101.233 | 101.244 | 101.182 | 3.875                               | 101.834 | 101.843 | 101.767 |            |  |  |  |
| 3.750                              | 101.420 | 101.431 | 101.364 | 3.750                              | 101.552 | 101.565 | 101.498 | 4.000                               | 102.129 | 102.140 | 102.059 |            |  |  |  |
| 3.875                              | 101.665 | 101.676 | 101.604 | 3.875                              | 101.873 | 101.889 | 101.816 | 4.125                               | 102.428 | 102.441 | 102.355 |            |  |  |  |
| 4.000                              | 101.909 | 101.922 | 101.844 | 4.000                              | 102.199 | 102.217 | 102.139 | 4.250                               | 102.655 | 102.668 | 102.577 |            |  |  |  |
| 4.125                              | 102.157 | 102.170 | 102.087 | 4.125                              | 102.529 | 102.548 | 102.465 | 4.375                               | 102.873 | 102.887 | 102.790 |            |  |  |  |
| 4.250                              | 102.408 | 102.422 | 102.334 | 4.250                              | 102.799 | 102.820 | 102.732 | 4.500                               | 103.093 | 103.107 | 103.005 |            |  |  |  |
| 4.375                              | 102.661 | 102.676 | 102.583 | 4.375                              | 103.062 | 103.084 | 102.991 | 4.625                               | 103.314 | 103.329 | 103.221 |            |  |  |  |
| 4.500                              | 102.914 | 102.929 | 102.830 | 4.500                              | 103.326 | 103.349 | 103.250 | 4.750                               | 103.500 | 103.500 | 103.439 |            |  |  |  |
| 4.625                              | 103.166 | 103.182 | 103.078 | 4.625                              | 103.500 | 103.500 | 103.500 | 4.875                               | 103.500 | 103.500 | 103.500 |            |  |  |  |
| 4.750                              | 103.355 | 103.371 | 103.262 | 4.750                              |         |         |         | 5.000                               |         |         |         |            |  |  |  |
| 4.875                              | 103.500 | 103.500 | 103.437 | 4.875                              |         |         |         | 5.125                               |         |         |         |            |  |  |  |
| 5.000                              | 103.500 | 103.500 | 103.500 | 5.000                              |         |         |         | 5.250                               |         |         |         |            |  |  |  |
| 5.125                              |         |         | 103.500 | 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  |

|                  | \$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          |

[Return to Home Tab](#)



Effective: 6/28/19 11:35 AM

| WesLend Jumbo             |         |         |                           |         |         |  |
|---------------------------|---------|---------|---------------------------|---------|---------|--|
| 3000-21 Jumbo 30 Yr Fixed |         |         | 3300-21 Jumbo 15 Yr Fixed |         |         |  |
| Rate                      | 30 Day  | 45 Day  | Rate                      | 30 Day  | 45 Day  |  |
| 4.000                     | 99.604  | 99.510  | 3.750                     | 99.985  | 99.860  |  |
| 4.125                     | 99.880  | 99.786  | 3.875                     | 100.486 | 100.361 |  |
| 4.250                     | 100.111 | 100.017 | 4.000                     | 100.695 | 100.570 |  |
| 4.375                     | 100.378 | 100.284 | 4.125                     | 100.916 | 100.791 |  |
| 4.500                     | 100.620 | 100.527 | 4.250                     | 101.226 | 101.101 |  |
| 4.625                     | 100.797 | 100.703 | 4.375                     | 101.517 | 101.392 |  |
| 4.750                     | 101.010 | 100.916 | 4.500                     | 101.716 | 101.591 |  |
| 4.875                     | 101.248 | 101.154 | 4.625                     |         |         |  |
| 5.000                     | 101.519 | 101.425 | 4.750                     |         |         |  |
| 5.125                     | 101.785 | 101.691 | 4.875                     |         |         |  |
| 5.250                     | 101.982 | 101.888 | 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  | 98.759  | 98.634  | 3.500  | 98.132  | 98.007  | 3.625   | 97.559  | 97.434 |
| 3.625  | 99.056  | 98.931  | 3.625  | 98.495  | 98.370  | 3.750   | 98.155  | 98.030 |
| 3.750  | 99.344  | 99.219  | 3.750  | 98.911  | 98.786  | 3.875   | 98.598  | 98.473 |
| 3.875  | 99.704  | 99.579  | 3.875  | 99.463  | 99.338  | 4.000   | 98.956  | 98.831 |
| 4.000  | 100.021 | 99.896  | 4.000  | 99.739  | 99.614  | 4.125   | 99.154  | 99.029 |
| 4.125  | 100.320 | 100.195 | 4.125  | 100.055 | 99.930  | 4.250   | 99.497  | 99.372 |
| 4.250  | 100.601 | 100.476 | 4.250  | 100.345 | 100.220 | 4.375   | 99.802  | 99.677 |
| 4.375  | 100.863 | 100.738 | 4.375  | 100.611 | 100.486 | 4.500   | 100.072 | 99.947 |
| 4.500  | 101.132 | 101.007 | 4.500  | 100.852 | 100.727 | 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     |
| <b>LTV &gt; 80% w/No MI (in addition to above adjustments)</b> |        |            |            |            |            |            |            |
| 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        |