



Effective: 7/3/19 11:40 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

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	101.972	101.466	101.459	101.382	3.625	102.398	102.323	102.327	102.256	3.000	100.541	100.489	100.437	100.247
3.750	102.196	101.662	101.631	101.164	3.750	102.243	102.167	102.089	101.956	3.125	101.171	101.112	101.044	100.739
3.875	102.600	102.156	102.125	101.735	3.875	102.626	102.550	102.500	102.419	3.250	101.328	101.275	101.226	101.226
4.000	103.186	102.759	102.727	102.274	4.000	103.032	102.947	102.927	102.841	3.375	101.658	101.657	101.603	101.608
4.125	103.184	102.842	102.811	102.621	4.125	103.431	103.335	103.327	103.235	3.500	101.964	101.967	101.975	101.904
4.250	103.414	103.137	103.113	102.332	4.250	103.556	103.487	103.417	103.216	3.625	102.659	102.490	102.439	101.835
4.375	103.716	103.499	103.476	102.835	4.375	103.891	103.816	103.747	103.642	3.750	102.807	102.797	102.785	102.295
4.500	104.055	103.875	103.851	103.280	4.500	104.311	104.199	104.171	104.064	3.875	102.874	102.857	102.846	102.645
4.625	104.129	104.005	103.982	103.586	4.625	104.553	104.436	104.413	104.301	4.000	103.158	103.115	103.111	102.884
4.750	104.449	104.343	104.335	103.270	4.750	104.706	104.585	104.532	104.414	4.125	103.697	103.637	103.586	103.040
4.875	104.860	104.753	104.745	103.706	4.875	105.129	105.002	104.954	104.832	4.250	103.936	103.876	103.817	103.492
5.000	105.076	104.969	104.961	104.084	5.000	105.500	105.368	105.325	105.197	4.375	104.260	104.201	104.141	103.892
5.125	105.304	105.197	105.190	104.410	5.125	105.791	105.654	105.617	105.484	4.500	104.325	104.279	104.206	104.163
5.250	105.444	105.338	105.330	104.251	5.250	105.511	105.369	105.298	105.160	4.625	104.317	104.258	104.198	103.532
5.375	105.256	104.884	104.852	104.642	5.375	105.850	105.714	105.649	105.505	4.750	104.363	104.311	104.259	103.918
5.500	105.455	105.172	105.097	104.942	5.500	105.850	105.850	105.850	105.742	4.875	104.520	104.423	104.376	104.182
5.625	105.638	105.397	105.327	105.166	5.625	105.467	105.378	105.329		5.000	104.635	104.582	104.531	104.366
5.750	105.261	105.221	105.190		5.750	105.628	105.576	105.528		5.125	104.830	104.778	104.726	101.995
5.875					5.875					5.250	104.826	104.773	104.722	102.343
6.000					6.000					5.375	102.740	102.786	102.648	102.577
6.125					6.125					5.500				
6.250					6.250					5.625				
6.375					6.375					5.750				
6.500					6.500					5.875				
6.625					6.625					6.000				

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		
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							
	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	101.157	101.077	101.072	100.981	2.875	99.058	99.028	99.024	99.016
3.750	101.356	101.334	101.310	101.219	3.000	99.679	99.650	99.647	99.642
3.875	101.797	101.779	101.755	101.678	3.125	100.241	100.213	100.211	100.211
4.000	102.364	102.358	102.334	102.288	3.250	101.581	101.555	101.554	101.559
4.125	102.337	102.348	102.324	102.290	3.375	101.869	101.843	101.843	101.852
4.250	102.557	102.584	102.540	102.474	3.500	101.932	101.907	101.910	101.918
4.375	102.822	102.852	102.809	102.747	3.625	102.076	102.063	102.043	102.026
4.500	103.123	103.145	103.102	103.049	3.750	102.804	102.794	102.784	102.772
4.625	103.130	103.157	103.114	103.060	3.875	102.850	102.840	102.823	102.811
4.750	103.034	103.046	102.983	102.896	4.000	103.235	103.226	103.211	103.207
4.875	103.367	103.385	103.322	103.246	4.125	102.828	102.816	102.774	102.741
5.000	103.582	103.604	103.541	103.470	4.250	103.464	103.454	103.415	103.386
5.125	103.014	103.052	102.970	102.893	4.375	103.820	103.811	103.772	103.747
5.250	103.322	103.364	103.281	103.211	4.500	102.377	102.317	102.254	102.197
5.375	103.660	103.707	103.625	103.560	4.625	102.741	102.682	102.620	102.567
5.500	103.859	103.908	103.825	103.765	4.750	103.110	103.052	102.990	102.942
5.625	103.274	103.361	103.259	103.233	4.875	103.407	103.350	103.288	103.245
5.750	103.546	103.635	103.533	103.511	5.000	103.005	102.977	102.894	102.819
5.875	103.783	103.874	103.772	103.754	5.125	103.333	103.305	103.224	103.154
6.000	103.994	104.090	103.987	103.972	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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Effective: 7/3/19 11:40 AM

WesLend Conforming DU and LP														
1200-99					1201-99					1300-99				
1000-99					1100-99					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	101.972	101.466	101.459	101.382	3.625	102.398	102.323	102.327	102.256	3.000	100.541	100.489	100.437	100.247
3.750	102.196	101.662	101.631	101.164	3.750	102.243	102.167	102.089	101.956	3.125	101.171	101.112	101.044	100.739
3.875	102.600	102.156	102.125	101.735	3.875	102.626	102.550	102.500	102.419	3.250	101.328	101.275	101.226	101.226
4.000	103.186	102.759	102.727	102.274	4.000	103.032	102.947	102.927	102.841	3.375	101.658	101.657	101.603	101.608
4.125	103.184	102.842	102.811	102.621	4.125	103.431	103.335	103.327	103.235	3.500	101.964	101.967	101.975	101.904
4.250	103.414	103.137	103.113	102.332	4.250	103.556	103.487	103.417	103.216	3.625	102.659	102.490	102.439	101.835
4.375	103.716	103.499	103.476	102.835	4.375	103.891	103.816	103.747	103.642	3.750	102.807	102.797	102.785	102.295
4.500	104.055	103.875	103.851	103.280	4.500	104.311	104.199	104.171	104.064	3.875	102.874	102.857	102.846	102.645
4.625	104.129	104.005	103.982	103.586	4.625	104.553	104.436	104.413	104.301	4.000	103.158	103.115	103.111	102.884
4.750	104.449	104.343	104.335	103.270	4.750	104.706	104.585	104.532	104.414	4.125	103.697	103.637	103.586	103.040
4.875	104.860	104.753	104.745	103.706	4.875	105.129	105.002	104.954	104.832	4.250	103.936	103.876	103.817	103.492
5.000	105.076	104.969	104.961	104.084	5.000	105.500	105.368	105.325	105.197	4.375	104.260	104.201	104.141	103.892
5.125	105.304	105.197	105.190	104.010	5.125	105.791	105.654	105.617	105.484	4.500	104.325	104.279	104.206	104.163
5.250	105.444	105.338	105.330	104.251	5.250	105.511	105.369	105.298	105.160	4.625	104.317	104.258	104.198	103.532
5.375	105.256	104.884	104.852	104.642	5.375	105.850	105.714	105.649	105.505	4.750	104.363	104.311	104.259	103.918
5.500	105.455	105.172	105.097	104.942	5.500	105.850	105.850	105.850	105.742	4.875	104.520	104.423	104.376	104.182
5.625	105.638	105.397	105.327	105.166	5.625	105.467	105.378	105.329		5.000	104.635	104.582	104.531	104.366
5.750	105.261	105.221	105.190		5.750	105.628	105.576	105.528		5.125	104.830	104.778	104.726	101.995
5.875					5.875					5.250	104.826	104.773	104.722	102.343
6.000					6.000					5.375	102.740	102.786	102.648	102.577

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	-2.750	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

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

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

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

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

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

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>125-150k	>150-175k	>175-200k	>200-250k	>250-300k	>300-350k	>350-500k	>500-726,525k
CA Only	-1.625	-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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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	101.710	101.563	101.532	101.300	4.000	101.180	101.128	101.069		3.250	100.881	100.855	100.814	
4.000	102.130	101.946	101.920	101.827	4.125	101.180	101.139	101.087		3.375	101.189	101.162	101.122	
4.125	102.472	102.328	102.306	102.208	4.250	101.355	101.309	101.228		3.500	101.500	101.473	101.433	
4.250	102.406	102.144	102.121	101.927	4.375	101.709	101.666	101.588		3.625	101.802	101.775	101.735	
4.375	102.857	102.663	102.616	102.508	4.500	102.021	101.969	101.895		3.750	102.112	102.085	102.044	
4.500	103.297	103.126	103.084	102.971	4.625	102.045	101.998	101.924		3.875	102.209	102.175	102.126	
4.625	103.608	103.483	103.446	103.328	4.750	102.012	101.956	101.911		4.000	102.470	102.436	102.387	
4.750	103.228	103.121	103.113	102.701	4.875	102.403	102.366	102.334		4.125	102.891	102.864	102.824	
4.875	103.668	103.561	103.553	103.244	5.000	102.728	102.691	102.659		4.250	103.065	103.031	102.982	
5.000	104.012	103.884	103.876	103.679	5.125	102.915	102.877	102.845		4.375	103.293	103.258	103.210	
5.125	104.316	104.170	104.117	103.978	5.250	102.898	102.861	102.829		4.500	103.349	103.315	103.266	
5.250	103.909	103.268	103.260		5.375	102.884	102.846	102.814		4.625	103.512	103.477	103.429	
5.375	104.312	103.670	103.662		5.500	103.126	103.087	103.055		4.750	103.101	103.028	102.960	
5.500	104.607	103.087	103.055		5.625	103.351	103.312	103.280		4.875	103.096	103.023	102.955	
5.625	104.826	103.312	103.280		5.750	103.341	103.302	103.270		5.000	103.091	103.018	102.950	
5.750	103.554	103.302	103.270		5.875					5.125	103.086	103.014	102.945	
					6.000					5.250	103.082	103.009	102.941	

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.666	100.639	100.599	
3.375	100.973	100.947	100.906	
3.500	101.285	101.258	101.217	
3.625	101.586	101.560	101.519	
3.750	101.896	101.869	101.829	
3.875	101.993	101.959	101.911	
4.000	102.255	102.220	102.172	
4.125	102.675	102.649	102.608	
4.250	102.850	102.815	102.767	
4.375	103.077	103.043	102.994	
4.500	103.134	103.099	103.051	
4.625	103.296	103.262	103.213	
4.750	102.652	102.621	102.581	
4.875	102.745	102.715	102.674	
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								
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								
Second Home	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630

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

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



Lock Desk Hours 8:00 am - 4:30 pm Pacific Time
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WesLend Government																																		
8000-99 8100-99					6000-99 6100-99					FHA/VA 25/30 Yr Fixed					8200-99 6200-99					FHA/VA 20 Yr Fixed					8300-99 6300-99					FHA/VA 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
3.250	102.494	101.808	101.728	101.625	3.375	102.405	102.340	102.260	102.101	3.500	102.437	102.045	101.984	101.962	3.625	102.847	102.384	102.319	102.301	3.750	103.087	102.984	102.913	102.870	3.875	103.475	103.313	103.236	103.198					
3.375	103.092	102.712	102.260	102.101	3.500	102.726	102.653	102.610	102.538	3.625	103.087	102.984	102.913	102.870	3.750	103.475	103.313	103.236	103.198	3.875	103.475	103.313	103.236	103.198	4.000	103.635	103.627	103.546	103.513					
3.500	103.677	103.092	102.704	102.538	3.625	103.164	103.114	103.057	102.980	3.750	103.567	103.502	103.470	103.388	3.875	103.449	103.402	103.322	103.102	4.000	103.706	103.635	103.578	103.451	4.125	103.945	103.942	103.856	103.828					
3.625	104.181	103.270	103.221	102.980	3.750	103.567	103.502	103.470	103.388	3.875	103.449	103.402	103.322	103.102	4.000	103.706	103.635	103.578	103.451	4.125	104.125	104.126	104.069	103.854	4.250	104.244	104.246	104.155	104.131					
3.750	104.050	103.810	103.761	103.388	3.875	103.449	103.402	103.322	103.102	4.000	103.706	103.635	103.578	103.451	4.125	104.125	104.126	104.069	103.854	4.250	104.435	104.390	104.342	104.238	4.375	104.280	104.255	104.158	104.104					
3.875	104.182	103.824	103.322	103.102	4.000	103.706	103.635	103.578	103.451	4.125	104.125	104.126	104.069	103.854	4.250	104.435	104.390	104.342	104.238	4.375	103.783	103.755	103.727	103.283	4.500	104.563	104.544	104.442	104.393					
4.000	104.701	104.338	103.578	103.451	4.125	104.197	104.126	104.069	103.854	4.250	104.435	104.390	104.342	104.238	4.375	103.783	103.755	103.727	103.283	4.500	104.264	104.236	104.208	103.583	4.625	104.490	104.462	104.434						
4.125	105.142	104.523	104.069	103.854	4.250	104.435	104.390	104.342	104.238	4.375	103.783	103.755	103.727	103.283	4.500	104.264	104.236	104.208	103.583	4.625	104.750	104.722	104.694	103.988	4.750	104.578	103.366	103.336						
4.250	104.731	104.527	104.342	104.238	4.375	103.783	103.755	103.727	103.283	4.500	104.264	104.236	104.208	103.583	4.625	104.750	104.722	104.694	103.988	4.750	104.608	104.583	104.516	104.392	4.875	103.759	103.731	103.701						
4.375	104.739	104.528	103.727	103.283	4.500	104.264	104.236	104.208	103.583	4.625	104.750	104.722	104.694	103.988	4.750	104.608	104.583	104.516	104.392	4.875	104.411	104.383	104.350	103.836	5.000	104.122	104.094	104.064						
4.500	105.220	104.866	104.208	103.583	4.625	104.750	104.722	104.694	103.988	4.750	104.608	104.583	104.516	104.392	4.875	104.411	104.383	104.350	103.836	5.000	104.717	104.689	104.656	104.108	5.125	104.481	104.453	104.423						
4.625	105.656	105.078	104.694	103.988	4.750	104.608	104.583	104.516	104.392	4.875	104.411	104.383	104.350	103.836	5.000	104.717	104.689	104.656	104.108	5.125	105.153	105.125	105.092		5.250	103.407	103.379	103.348						
4.750	105.138	105.130	104.532	104.392	4.875	104.411	104.383	104.350	103.836	5.000	104.717	104.689	104.656	104.108	5.125	105.153	105.125	105.092		5.250	104.072	104.044	104.013		5.375	103.766	103.738	103.707						
4.875	105.304	105.132	104.350	103.836	5.000	104.717	104.689	104.656	104.108	5.125	105.153	105.125	105.092		5.250	104.072	104.044	104.013		5.375	104.314	104.286	104.255		5.500									
5.000	105.610	105.386	104.656	104.108	5.125	105.153	105.125	105.092		5.250	104.072	104.044	104.013		5.375	104.314	104.286	104.255		5.500	104.802	104.774	104.743		5.625									
5.125	105.402	105.394	105.092		5.250	104.072	104.044	104.013		5.375	104.314	104.286	104.255		5.500	104.802	104.774	104.743		5.625	105.042	105.014	104.983		5.750									
5.250	105.402	105.363	104.943		5.375	104.314	104.286	104.255		5.500	104.802	104.774	104.743		5.625	105.042	105.014	104.983		5.750														
5.375	104.375	104.286	104.255		5.500	104.802	104.774	104.743		5.625	105.042	105.014	104.983																					
5.500	104.802	104.774	104.743		5.625	105.042	105.014	104.983																										
5.625	105.042	105.014	104.983		5.750																													

7000-99					USDA 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.375	102.294	102.215	102.168	102.101					
3.500	102.726	102.653	102.610	102.538					
3.625	103.164	103.114	103.057	102.980					
3.750	103.567	103.502	103.470	103.388					
3.875	103.314	103.254	103.190	103.102					
4.000	103.706	103.635	103.578	103.451					
4.125	104.197	104.126	104.069	103.854					
4.250	104.435	104.390	104.342	104.238					
4.375	103.783	103.755	103.727	103.283					
4.500	104.264	104.236	104.208	103.583					
4.625	104.750	104.722	104.694	103.988					
4.750	104.608	104.583	104.516	104.392					
4.875	104.411	104.383	104.350	103.836					
5.000	104.717	104.689	104.656	104.108					
5.125	105.153	105.125	105.092						
5.250	104.072	104.044	104.013						
5.375	104.314	104.286	104.255						
5.500	104.802	104.774	104.743						
5.625	105.042	105.014	104.983						
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					8333-99 6333-99				
FHA/VA 30 Yr Fixed High Balance					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	101.800	101.638	101.589		3.375	100.848	100.828	100.807	
3.625	102.317	102.155	102.106		3.500	101.274	101.254	101.233	
3.750	102.757	102.595	102.546		3.625	101.688	101.669	101.648	
3.875	102.279	102.146	102.118		3.750	102.103	102.083	102.062	
4.000	102.653	102.473	102.445		3.875	102.052	102.028	102.007	
4.125	102.985	102.799	102.771		4.000	102.480	102.456	102.435	
4.250	103.310	103.177	103.149		4.125	102.863	102.840	102.819	
4.375	102.927	102.580	102.587		4.250	103.174	103.150	103.129	
4.500	103.067	102.905	102.912		4.375	101.671	101.665	101.673	
4.625	103.503	103.223	103.230		4.500	102.040	102.034	102.041	
4.750	103.594	103.529	103.536		4.625	102.415	102.410	102.417	
4.875	103.275	102.987	102.980		4.750	102.736	102.730	102.737	
5.000	103.413	103.297	103.290		4.875				
5.125	103.711	103.629	103.622		5.000				
5.250	104.036	103.954	103.947		5.125				
5.375	103.099	103.088	103.109		5.250				
5.500	102.822	102.888	102.770		5.375				
5.625	103.164	103.136	100.978		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				Margin 2.000			
Caps 1/1/!				Caps 1/1/5			
Index: 1 year CMT				Index: 1 year CMT			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.000	99.335	99.272	99.210	3.000	99.335	99.272	99.210
3.125	99.711	99.648	99.586	3.125	99.711	99.648	99.586
3.250	100.098	100.035	99.973	3.250	100.098	100.035	99.973
3.375	100.741	100.678	100.616	3.375	100.741	100.678	100.616
3.500	101.131	101.068	101.006	3.500	101.131	101.068	101.006
3.625	101.520	101.457	101.395	3.625	101.520	101.457	101.395
3.750	101.911	101.848	101.786	3.750	101.911	101.848	101.786
3.875	101.312	101.249	101.187	3.875	101.312	101.249	101.187
4.000	101.701	101.638	101.576	4.000	101.701	101.638	101.576
4.125	102.089	102.026	101.964	4.125	102.089	102.026	101.964
4.250	102.479	102.416	102.354	4.250	102.479	102.416	102.354
4.375	102.104	102.041	101.979	4.375	102.104	102.041	101.979
4.500	102.492	102.429	102.367	4.500	102.492	102.429	102.367
4.625	102.881	102.818	102.756	4.625	102.881	102.818	102.756
4.750	103.280	103.217	103.155	4.750	103.280	103.217	103.155
4.875				4.875			
5.000				5.000			
5.125				5.125			
5.250				5.250			
5.375				5.375			

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

FHA LTV/FICO

	<70	70 - 79.99	80 - 89.99	90 - 94.99	95 - 99.99	>= 100
< 600	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250
600 - 619	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875
620 - 639	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
640 - 659	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
660 - 679	0.000	0.000	0.000	0.000	0.000	0.000
680 - 699	0.125	0.125	0.125	0.125	0.125	0.125
700 - 719	0.125	0.125	0.125	0.125	0.125	0.125
720 - 39	0.125	0.125	0.125	0.125	0.125	0.125
> 740	0.125	0.125	0.125	0.125	0.125	0.125

VA LTV/FICO

	<70	70 - 79.99	80 - 89.99	90 - 94.99	95 - 99.99	>= 100
< 600	-2.375	-2.375	-2.375	-2.375	-2.500	-2.625
600 - 619	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
620 - 639	-1.000	-1.000	-0.875	-0.875	-0.975	-1.000
640 - 659	-0.375	-0.375	-0.375	-0.375	-0.475	-0.500
660 - 679	-0.125	-0.125	-0.125	-0.125	-0.225	-0.250
680 - 699	0.050	0.050	0.000	0.000	-0.100	-0.125
700 - 719	0.100	0.100	0.050	0.000	0.000	0.000
720 - 39	0.125	0.125	0.075	0.000	0.000	0.000
> 740	0.125	0.125	0.100	0.000	0.000	0.000

Loan Amount

<=\$50,000	-0.500
>\$50,000 and <=\$85,000	-0.250
>\$85,000 and <=\$110,000	0.000
>\$110,000 and <=\$150,000	0.000
>\$150,000 and <=\$175,000	0.000
>\$175,000 and <=\$250,000	0.050

State Adjustments

Zone 1: PA, TX	0.125
Zone 2: CT, FL, IA, IL, MI, OH, OK	0.100
Zone 3: AR, DE, GA, IN, KS, LA, MN, MO, MS, NC, ND, NH, NJ, NY, OR, SC, SD	0.050
Zone 4: AL, AZ, CO, DC, ID, KY, MA, MD, ME, MT, NM, RI, TN, UT, VA, VT, WA, WV	0.000
Zone 5: CA, NV	-0.125

*Adjustments to Total loan amount

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

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HomeReady

1021-00 1024-00 Home Ready 30 Yr Fixed					1221-00 1224-00 Home Ready 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	100.401	100.385	100.369		3.875	101.711	101.695	101.679	
3.750	100.597	100.582	100.566		4.000	102.102	102.087	102.071	
3.875	101.087	101.071	101.056		4.125	102.356	102.341	102.325	
4.000	101.686	101.671	101.655		4.250	102.663	102.647	102.632	
4.125	101.719	101.703	101.688		4.375	102.991	102.975	102.959	
4.250	102.018	102.002	101.986		4.500	103.329	103.313	103.298	
4.375	102.376	102.361	102.345		4.625	103.287	103.271	103.255	
4.500	102.748	102.732	102.717		4.750	103.747	103.732	103.716	
4.625	102.828	102.812	102.796		4.875	104.075	104.060	104.044	
4.750	103.163	103.147	103.131		5.000	104.260	104.245	104.229	
4.875	103.569	103.553	103.538		5.125	104.399	104.383	104.368	
5.000	103.781	103.766	103.750		5.250	104.354	104.338	104.322	
5.125	104.022	104.006	103.991		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	101.719	101.639	101.634	101.543
		3.750	101.919	101.897	101.873	101.782
		3.875	102.360	102.342	102.318	102.241
		4.000	102.926	102.920	102.896	102.850
		4.125	102.899	102.910	102.886	102.852
		4.250	103.114	103.141	103.097	103.031
		4.375	103.379	103.409	103.366	103.304
		4.500	103.680	103.702	103.659	103.606
		4.625	103.688	103.715	103.672	103.618
		4.750	103.867	103.879	103.816	103.729
		4.875	104.200	104.218	104.155	104.079
		5.000	104.415	104.437	104.374	104.303
		5.125	104.413	104.451	104.369	104.292
		5.250	104.721	104.763	104.680	104.610
		5.375	105.059	105.106	105.024	104.959
		5.500	105.258	105.307	105.224	105.164
		5.625	105.376	105.463	105.361	105.335
		5.750	105.647	105.736	105.634	105.612
		5.875	105.885	105.976	105.874	105.856
		6.000	106.096	106.192	106.089	106.074

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

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

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

Price Adjustments

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

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

Loans with Secondary Financing	
All Loans with Subordinate Financing	-0.500

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

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

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

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WesLend ARM																							
1700-77 Margin 2.25				5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25				7/1 LIBOR ARM Caps 5/2/5				1900-77 Margin 2.25				10/1 LIBOR ARM Caps 5/2/5			
Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day	
2.750	99.072	99.072	99.065	99.065	99.039	99.039	99.039	2.750	98.785	98.785	98.770	98.770	98.743	98.743	98.743	98.743	3.000	99.467	99.467	99.453	99.453	99.414	99.414
2.875	99.395	99.395	99.391	99.391	99.359	99.359	99.359	2.875	99.222	99.222	99.211	99.211	99.179	99.179	99.179	99.179	3.125	99.976	99.976	99.968	99.968	99.923	99.923
3.000	99.720	99.720	99.718	99.718	99.681	99.681	99.681	3.000	99.659	99.659	99.653	99.653	99.616	99.616	99.616	99.616	3.250	100.332	100.332	100.327	100.327	100.277	100.277
3.125	100.044	100.044	100.044	100.044	100.002	100.002	100.002	3.125	100.095	100.095	100.093	100.093	100.050	100.050	100.050	100.050	3.375	100.666	100.666	100.664	100.664	100.609	100.609
3.250	100.289	100.289	100.290	100.290	100.243	100.243	100.243	3.250	100.421	100.421	100.421	100.421	100.374	100.374	100.374	100.374	3.500	101.001	101.001	101.001	101.001	100.941	100.941
3.375	100.524	100.524	100.526	100.526	100.473	100.473	100.473	3.375	100.732	100.732	100.735	100.735	100.682	100.682	100.682	100.682	3.625	101.336	101.336	101.339	101.339	101.273	101.273
3.500	100.821	100.821	100.774	100.774	100.731	100.731	100.731	3.500	101.045	101.045	101.050	101.050	100.992	100.992	100.992	100.992	3.750	101.633	101.633	101.638	101.638	101.567	101.567
3.625	101.170	101.170	101.123	101.123	101.080	101.080	101.080	3.625	101.360	101.360	101.367	101.367	101.304	101.304	101.304	101.304	3.875	101.930	101.930	101.937	101.937	101.861	101.861
3.750	101.442	101.442	101.395	101.395	101.352	101.352	101.352	3.750	101.660	101.660	101.669	101.669	101.601	101.601	101.601	101.601	4.000	102.231	102.231	102.240	102.240	102.158	102.158
3.875	101.675	101.675	101.628	101.628	101.585	101.585	101.585	3.875	101.963	101.963	101.974	101.974	101.900	101.900	101.900	101.900	4.125	102.530	102.530	102.540	102.540	102.454	102.454
4.000	101.919	101.919	101.872	101.872	101.829	101.829	101.829	4.000	102.269	102.269	102.282	102.282	102.203	102.203	102.203	102.203	4.250	102.437	102.437	102.390	102.390	102.347	102.347
4.125	102.166	102.166	102.119	102.119	102.076	102.076	102.076	4.125	102.575	102.575	102.589	102.589	102.505	102.505	102.505	102.505	4.375	102.605	102.605	102.558	102.558	102.515	102.515
4.250	102.437	102.437	102.390	102.390	102.347	102.347	102.347	4.250	102.459	102.459	102.412	102.412	102.369	102.369	102.369	102.369	4.500	102.041	102.041	101.926	101.926	101.812	101.812
4.375	101.249	101.249	101.153	101.153	101.060	101.060	101.060	4.375	101.687	101.687	101.592	101.592	102.575	102.575	102.575	102.575	4.625	102.229	102.229	102.109	102.109	101.990	101.990
4.500	101.471	101.471	101.371	101.371	101.272	101.272	101.272	4.500	101.900	101.900	101.799	101.799	101.701	101.701	101.701	101.701	4.750	102.422	102.422	102.297	102.297	102.173	102.173
4.625								4.625	102.115	102.115	102.009	102.009	101.906	101.906	101.906	101.906							

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	\$150-175	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650							



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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	99.221	99.214	99.188	2.750	98.803	98.788	98.761	3.000	99.555	99.541	99.502
2.875	99.539	99.534	99.503	2.875	99.235	99.225	99.193	3.125	100.058	100.050	100.005
3.000	99.858	99.856	99.819	3.000	99.668	99.661	99.624	3.250	100.410	100.405	100.355
3.125	100.178	100.178	100.136	3.125	100.100	100.098	100.055	3.375	100.738	100.736	100.680
3.250	100.422	100.423	100.376	3.250	100.425	100.425	100.378	3.500	101.068	101.068	101.008
3.375	100.657	100.659	100.606	3.375	100.736	100.738	100.686	3.625	101.398	101.401	101.336
3.500	100.896	100.899	100.842	3.500	101.049	101.054	100.996	3.750	101.693	101.698	101.627
3.625	101.138	101.142	101.079	3.625	101.364	101.371	101.308	3.875	101.987	101.994	101.918
3.750	101.403	101.408	101.340	3.750	101.665	101.674	101.605	4.000	102.286	102.295	102.213
3.875	101.673	101.679	101.605	3.875	101.967	101.978	101.904	4.125	102.586	102.596	102.510
4.000	101.943	101.950	101.871	4.000	102.274	102.287	102.208	4.250	102.819	102.830	102.738
4.125	102.213	102.221	102.138	4.125	102.582	102.597	102.512	4.375	103.044	103.056	102.959
4.250	102.474	102.483	102.394	4.250	102.856	102.872	102.783	4.500	103.272	103.284	103.182
4.375	102.734	102.744	102.650	4.375	103.127	103.144	103.050	4.625	103.500	103.500	103.407
4.500	102.993	103.004	102.905	4.500	103.398	103.416	103.317	4.750	103.500	103.500	103.500
4.625	103.253	103.265	103.160	4.625	103.500	103.500	103.500	4.875			
4.750	103.427	103.438	103.329	4.750				5.000			
4.875	103.500	103.500	103.484	4.875				5.125			
5.000	103.500	103.500	103.500	5.000				5.250			
5.125				5.125				5.375			

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV <=75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 15y	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000
HighBal ARM LTV/CLTV <=75	-0.750
HighBal ARM LTV/CTV >75	-1.500

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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

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Effective: 7/3/19 11:40 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	100.077	99.983	3.750	100.072	99.947	
4.125	100.313	100.219	3.875	100.591	100.466	
4.250	100.508	100.415	4.000	100.794	100.669	
4.375	100.765	100.672	4.125	101.006	100.881	
4.500	100.981	100.887	4.250	101.310	101.185	
4.625	101.118	101.025	4.375	101.596	101.471	
4.750	101.300	101.206	4.500	101.789	101.664	
4.875	101.567	101.473	4.625			
5.000	101.813	101.719	4.750			
5.125	102.056	101.962	4.875			
5.250	102.232	102.139	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	98.826	98.701	3.500	98.194	98.069	3.625	97.660	97.660
3.625	99.119	98.994	3.625	98.578	98.453	3.750	98.252	98.252
3.750	99.443	99.318	3.750	98.999	98.874	3.875	98.712	98.712
3.875	99.802	99.677	3.875	99.550	99.425	4.000	99.064	99.064
4.000	100.117	99.992	4.000	99.821	99.696	4.125	99.255	99.255
4.125	100.414	100.289	4.125	100.133	100.008	4.250	99.593	99.593
4.250	100.693	100.568	4.250	100.421	100.296	4.375	99.897	99.897
4.375	100.953	100.828	4.375	100.684	100.559	4.500	100.159	100.159
4.500	101.220	101.095	4.500	100.922	100.797	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