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BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

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New Locks

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

Wholesale Fee Buyout Option Price Adjustor

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

Extension Policies

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

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WesLend Fixed Agency - LP Only

1001-01 1101-01 FHLMC 25/30 Yr Fixed					1201-01 FHLMC 20 Yr Fixed					1301-01 FHLMC 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	101.720	101.371	101.365	101.290	3.625	102.305	102.232	102.238	102.169	3.000	100.468	100.415	100.364	100.217
3.750	102.061	101.697	101.656	101.253	3.750	102.270	102.207	102.122	102.049	3.125	100.951	100.898	100.846	100.708
3.875	102.605	102.191	102.149	101.825	3.875	102.723	102.661	102.591	102.512	3.250	101.316	101.241	101.242	101.195
4.000	103.210	102.796	102.755	102.365	4.000	103.166	103.105	103.017	102.933	3.375	101.669	101.623	101.629	101.576
4.125	103.210	102.876	102.835	102.712	4.125	103.518	103.424	103.417	103.327	3.500	101.967	101.964	101.929	101.872
4.250	103.387	103.163	103.137	102.415	4.250	103.601	103.540	103.467	103.300	3.625	102.655	102.480	102.378	101.939
4.375	103.789	103.526	103.501	102.917	4.375	104.024	103.943	103.835	103.725	3.750	102.845	102.822	102.727	102.398
4.500	104.127	103.899	103.874	103.362	4.500	104.388	104.278	104.252	104.147	3.875	102.913	102.890	102.820	102.747
4.625	104.154	104.029	104.004	103.666	4.625	104.628	104.513	104.493	104.382	4.000	103.250	103.201	103.108	102.986
4.750	104.444	104.337	104.329	103.313	4.750	104.745	104.625	104.574	104.458	4.125	103.735	103.623	103.571	103.137
4.875	104.856	104.748	104.740	103.747	4.875	105.167	105.042	104.996	104.875	4.250	104.016	103.889	103.822	103.590
5.000	105.069	104.962	104.954	104.124	5.000	105.535	105.405	105.365	105.239	4.375	104.285	104.230	104.153	103.987
5.125	105.298	105.190	105.182	104.448	5.125	105.826	105.690	105.655	105.524	4.500	104.373	104.369	104.356	104.256
5.250	105.316	105.208	105.200	104.269	5.250	105.526	105.385	105.316	105.180	4.625	104.347	104.281	104.213	103.574
5.375	105.368	104.970	104.896	104.659	5.375	105.875	105.729	105.665	105.524	4.750	104.393	104.335	104.280	103.960
5.500	105.565	105.183	105.110	104.957	5.500	105.950	105.950	105.907	105.760	4.875	104.588	104.517	104.392	104.223
5.625	105.581	105.407	105.339	105.180	5.625	105.950	105.950	105.950	105.947	5.000	104.665	104.608	104.551	104.405
5.750	105.312	105.284	105.250		5.750	105.682	105.633	105.578		5.125	104.856	104.799	104.741	102.000
5.875					5.875					5.250	104.851	104.794	104.736	102.347
6.000					6.000					5.375	102.753	102.785	102.715	102.579
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
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The below adds also apply:

LTV Range	CLTV Range	Fico <720	Fico >=720
<= 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
<= 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.150
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor

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

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WesLend Fixed Agency Super Conforming - LP Only

1053-01 1153-01 FHLMC 25/30 Yr Fixed SC					1353-01 FHLMC 15 Yr Fixed SC				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	101.066	100.900	100.895	100.809	2.875	98.931	98.885	98.882	98.753
3.750	101.360	101.327	101.303	101.207	3.000	99.564	99.519	99.516	99.392
3.875	101.832	101.805	101.781	101.700	3.125	100.141	100.099	100.095	99.978
4.000	102.443	102.428	102.404	102.351	3.250	101.498	101.460	101.457	101.345
4.125	102.421	102.427	102.403	102.362	3.375	101.793	101.758	101.755	101.647
4.250	102.562	102.581	102.537	102.460	3.500	101.863	101.830	101.826	101.725
4.375	102.849	102.872	102.829	102.760	3.625	101.998	101.992	101.969	101.868
4.500	103.172	103.187	103.144	103.082	3.750	102.747	102.753	102.730	102.635
4.625	103.184	103.201	103.157	103.099	3.875	102.798	102.797	102.774	102.681
4.750	103.000	103.037	102.974	102.872	4.000	103.197	103.199	103.176	103.086
4.875	103.358	103.400	103.337	103.248	4.125	102.824	102.819	102.776	102.692
5.000	103.586	103.632	103.569	103.488	4.250	103.483	103.481	103.438	103.361
5.125	102.931	102.964	102.881	102.782	4.375	103.852	103.852	103.810	103.737
5.250	103.256	103.294	103.211	103.119	4.500	102.284	102.262	102.200	101.939
5.375	103.612	103.655	103.573	103.490	4.625	102.664	102.644	102.582	102.326
5.500	103.819	103.866	103.783	103.704	4.750	103.050	103.032	102.969	102.718
5.625	103.185	103.285	103.183	103.129	4.875	103.366	103.351	103.289	103.042
5.750	103.467	103.571	103.468	103.420	5.000	102.904	102.885	102.803	102.776
5.875	103.712	103.819	103.716	103.673	5.125	103.248	103.232	103.150	103.129
6.000	103.931	104.038	103.936	103.895	5.250				

LPMI Product Codes	
1054-01	30 Year Fixed Super Conforming LPMI
1154-01	25 Year Fixed Super Conforming LPMI
1354-01	15 Year Fixed Super Conforming LPMI

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

Price Adjustments

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

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

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

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

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

State Adjustments	
Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.150
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

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



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

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WesLend Conforming DU and LP														
1200-99					1201-99					1300-99				
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	101.720	101.371	101.365	101.290	3.625	102.305	102.232	102.238	102.169	3.000	100.468	100.415	100.364	100.217
3.750	102.061	101.697	101.656	101.253	3.750	102.270	102.207	102.122	102.049	3.125	100.951	100.898	100.846	100.708
3.875	102.605	102.191	102.149	101.825	3.875	102.723	102.661	102.591	102.512	3.250	101.316	101.241	101.242	101.195
4.000	103.210	102.796	102.755	102.365	4.000	103.166	103.105	103.017	102.933	3.375	101.669	101.623	101.629	101.576
4.125	103.210	102.876	102.835	102.712	4.125	103.518	103.424	103.417	103.327	3.500	101.967	101.964	101.929	101.872
4.250	103.387	103.163	103.137	102.415	4.250	103.601	103.540	103.467	103.300	3.625	102.655	102.480	102.378	101.939
4.375	103.789	103.526	103.501	102.917	4.375	104.024	103.943	103.835	103.725	3.750	102.845	102.822	102.727	102.398
4.500	104.127	103.899	103.874	103.362	4.500	104.388	104.278	104.252	104.147	3.875	102.913	102.890	102.820	102.747
4.625	104.154	104.029	104.004	103.666	4.625	104.628	104.513	104.493	104.382	4.000	103.250	103.201	103.108	102.986
4.750	104.444	104.337	104.329	103.313	4.750	104.745	104.625	104.574	104.458	4.125	103.735	103.623	103.571	103.137
4.875	104.856	104.748	104.740	103.747	4.875	105.167	105.042	104.996	104.875	4.250	104.016	103.889	103.822	103.590
5.000	105.069	104.962	104.954	104.124	5.000	105.535	105.405	105.365	105.239	4.375	104.285	104.230	104.153	103.987
5.125	105.298	105.190	105.182	104.448	5.125	105.826	105.690	105.655	105.524	4.500	104.373	104.369	104.356	104.256
5.250	105.316	105.208	105.200	104.269	5.250	105.526	105.385	105.316	105.180	4.625	104.347	104.281	104.213	103.574
5.375	105.368	104.970	104.896	104.659	5.375	105.875	105.729	105.665	105.524	4.750	104.393	104.335	104.280	103.960
5.500	105.565	105.183	105.110	104.957	5.500	105.950	105.950	105.907	105.760	4.875	104.588	104.517	104.392	104.223
5.625	105.581	105.407	105.339	105.180	5.625	105.950	105.950	105.950	105.947	5.000	104.665	104.608	104.551	104.405
5.750	105.312	105.284	105.250		5.750	105.682	105.633	105.578		5.125	104.856	104.799	104.741	102.000
5.875					5.875					5.250	104.851	104.794	104.736	102.347
6.000					6.000					5.375	102.753	102.785	102.715	102.579

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	101.637	101.498	101.457	101.292	4.000	101.195	101.142	101.083		3.250	100.796	100.767	100.735	
4.000	102.031	101.935	101.909	101.819	4.125	101.196	101.161	101.107		3.375	101.105	101.076	101.044	
4.125	102.419	102.318	102.297	102.202	4.250	101.325	101.285	101.206		3.500	101.417	101.388	101.356	
4.250	102.311	102.069	102.044	101.911	4.375	101.732	101.693	101.617		3.625	101.720	101.691	101.659	
4.375	102.775	102.641	102.596	102.490	4.500	102.064	102.020	101.947		3.750	102.031	102.002	101.970	
4.500	103.220	103.103	103.063	102.951	4.625	102.092	102.046	101.973		3.875	102.201	102.157	102.109	
4.625	103.581	103.459	103.424	103.307	4.750	102.084	102.036	101.935		4.000	102.463	102.420	102.371	
4.750	103.123	103.015	103.007	102.645	4.875	102.356	102.328	102.294		4.125	102.814	102.785	102.753	
4.875	103.564	103.456	103.448	103.185	5.000	102.683	102.655	102.621		4.250	103.060	103.017	102.969	
5.000	103.945	103.807	103.769	103.618	5.125	102.874	102.846	102.811		4.375	103.289	103.246	103.198	
5.125	104.248	104.105	104.054	103.916	5.250	102.856	102.828	102.794		4.500	103.347	103.304	103.255	
5.250	103.735	103.038	103.030		5.375	102.841	102.813	102.778		4.625	103.505	103.462	103.413	
5.375	104.152	103.473	103.466		5.500	103.065	103.037	103.003		4.750	103.019	102.940	102.867	
5.500	104.447	103.037	103.003		5.625	103.290	103.262	103.228		4.875	103.014	102.934	102.860	
5.625	104.668	103.262	103.228		5.750	103.280	103.252	103.217		5.000	103.009	102.930	102.855	
5.750	103.507	103.252	103.217		5.875					5.125	103.004	102.925	102.850	
					6.000					5.250	103.000	102.920	102.844	

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.580	100.552	100.519	
3.375	100.889	100.860	100.828	
3.500	101.202	101.173	101.141	
3.625	101.505	101.476	101.443	
3.750	101.815	101.787	101.754	
3.875	101.985	101.942	101.893	
4.000	102.247	102.204	102.156	
4.125	102.598	102.570	102.537	
4.250	102.845	102.802	102.753	
4.375	103.074	103.030	102.982	
4.500	103.131	103.088	103.040	
4.625	103.289	103.246	103.198	
4.750	102.585	102.548	102.507	
4.875	102.676	102.639	102.599	
5.000				
5.125				
5.250				

LPMI Product Codes				Extension and Re-lock Fees			
1012-99	30 Year Fixed LPMI High Balance	1055-99	30 Year Fixed LPMI Super Conforming	5 Day	0.125	Re-Lock	0.125
1112-99	25 Year Fixed LPMI High Balance	1154-99	25 Year Fixed LPMI Super Conforming	7 Day	0.150		
1212-99	20 Year Fixed LPMI High Balance	1254-99	20 Year Fixed LPMI Super Conforming	10 Day	0.250		
1312-99	15 Year Fixed LPMI High Balance	1354-99	15 Year Fixed LPMI Super Conforming	15 Day	0.375		

Price Adjustments

Risk Based Adjustments (Terms > 15 years or)									Conventional Adjusters	
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97		
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	Escrow Waiver (Except CA and NY)	-0.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	Investment Property LTV ≤75	-2.125
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	Investment Property LTV >75 and ≤80	-3.375
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	Attached Condo >75 LTV & Term > 15yr	-0.750
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	2-4 Units	-1.000
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	HighBal Purchase & No Cashout Refi	-0.250
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	HighBal Cashout Refi	-1.000

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

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

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

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

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



Lock Desk Hours 8:00 am - 4:30 pm Pacific Time
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WesLend Government

8000-99 8100-99					6000-99 6100-99					FHA/VA 25/30 Yr Fixed					8200-99 6200-99					FHA/VA 20 Yr Fixed					8300-99 6300-99					FHA/VA 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
3.250	101.941	101.667	101.600	101.541	3.375	102.253	102.198	102.119	102.018	3.500	102.218	101.921	101.900	101.842	3.625	102.628	102.262	102.245	102.183	3.750	102.899	102.856	102.813	102.745	3.875	103.288	103.183	103.146	103.073					
3.375	102.778	102.587	102.119	102.018	3.500	102.645	102.569	102.528	102.458	3.625	102.628	102.262	102.245	102.183	3.750	102.899	102.856	102.813	102.745	3.875	103.288	103.183	103.146	103.073	4.000	103.514	103.498	103.465	103.387					
3.500	103.244	102.967	102.559	102.458	3.625	103.095	103.014	102.978	102.904	3.750	103.509	103.423	103.393	103.313	3.875	103.277	103.238	103.174	102.968	4.000	103.564	103.467	103.410	103.319	4.125	103.825	103.812	103.785	103.701					
3.625	103.756	103.125	103.083	102.904	3.750	103.509	103.423	103.393	103.313	3.875	103.277	103.238	103.174	102.968	4.000	103.564	103.467	103.410	103.319	4.125	103.825	103.812	103.785	103.701	4.250	104.125	104.115	104.093	104.004					
3.750	103.840	103.713	103.671	103.313	3.875	103.277	103.238	103.174	102.968	4.000	103.564	103.467	103.410	103.319	4.125	104.013	103.942	103.889	103.721	4.250	104.360	104.253	104.206	104.105	4.375	104.103	104.072	104.019	103.925					
3.875	103.874	103.699	103.174	102.968	4.000	103.564	103.467	103.410	103.319	4.125	104.013	103.942	103.889	103.721	4.250	104.360	104.253	104.206	104.105	4.375	103.607	103.579	103.551	103.264	4.500	104.388	104.360	104.312	104.213					
4.000	104.400	104.213	103.480	103.319	4.125	104.013	103.942	103.889	103.721	4.250	104.360	104.253	104.206	104.105	4.375	103.607	103.579	103.551	103.264	4.500	104.090	104.062	104.033	103.565	4.625	104.323	104.295	104.267						
4.125	104.846	104.398	103.889	103.721	4.250	104.360	104.253	104.206	104.105	4.375	103.607	103.579	103.551	103.264	4.500	104.090	104.062	104.033	103.565	4.625	104.572	104.544	104.515	103.968	4.750	104.441	103.188	103.159						
4.250	104.480	104.402	104.206	104.105	4.375	103.607	103.579	103.551	103.264	4.500	104.090	104.062	104.033	103.565	4.625	104.572	104.544	104.515	103.968	4.750	104.684	104.557	104.492	104.370	4.875	103.582	103.554	103.524						
4.375	104.511	104.403	103.551	103.264	4.500	104.090	104.062	104.033	103.565	4.625	104.572	104.544	104.515	103.968	4.750	104.684	104.557	104.492	104.370	4.875	104.177	104.149	104.112	103.636	5.000	103.944	103.916	103.887						
4.500	104.994	104.741	104.033	103.565	4.625	104.572	104.544	104.515	103.968	4.750	104.684	104.557	104.492	104.370	4.875	104.177	104.149	104.112	103.636	5.000	104.487	104.459	104.422	103.907	5.125	104.303	104.275	104.246						
4.625	105.426	104.953	104.515	103.968	4.750	104.684	104.557	104.492	104.370	4.875	104.177	104.149	104.112	103.636	5.000	104.487	104.459	104.422	103.907	5.125	104.932	104.904	104.867		5.250	103.222	103.194	103.163						
4.750	105.017	105.005	104.492	104.370	4.875	104.177	104.149	104.112	103.636	5.000	104.487	104.459	104.422	103.907	5.125	104.932	104.904	104.867		5.250	103.859	103.831	103.800		5.375	103.580	103.552	103.521						
4.875	105.087	105.007	104.112	103.636	5.000	104.487	104.459	104.422	103.907	5.125	104.932	104.904	104.867		5.250	103.859	103.831	103.800		5.375	104.102	104.074	104.043		5.500									
5.000	105.397	105.261	104.422	103.907	5.125	104.932	104.904	104.867		5.250	103.859	103.831	103.800		5.375	104.102	104.074	104.043		5.500	104.592	104.564	104.533		5.625									
5.125	105.281	105.269	104.867		5.250	103.859	103.831	103.800		5.375	104.102	104.074	104.043		5.500	104.592	104.564	104.533		5.625	104.831	104.803	104.772		5.750									
5.250	105.284	105.238	104.759		5.375	104.102	104.074	104.043		5.500	104.592	104.564	104.533		5.625	104.831	104.803	104.772		5.750														
5.375	104.175	104.074	104.073		5.500	104.592	104.564	104.533		5.625	104.831	104.803	104.772																					
5.500	104.592	104.564	104.533		5.625	104.831	104.803	104.772																										
5.625	104.831	104.803	104.772		5.750																													
5.750																																		

7000-99					USDA 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.375	102.200	102.129	102.083	102.018					
3.500	102.645	102.569	102.528	102.458					
3.625	103.095	103.014	102.978	102.904					
3.750	103.509	103.423	103.393	103.313					
3.875	103.208	103.116	103.054	102.968					
4.000	103.564	103.467	103.410	103.319					
4.125	104.013	103.942	103.889	103.721					
4.250	104.360	104.253	104.206	104.105					
4.375	103.607	103.579	103.551	103.264					
4.500	104.090	104.062	104.033	103.565					
4.625	104.572	104.544	104.515	103.968					
4.750	104.684	104.557	104.492	104.370					
4.875	104.177	104.149	104.112	103.636					
5.000	104.487	104.459	104.422	103.907					
5.125	104.932	104.904	104.867						
5.250	103.859	103.831	103.800						
5.375	104.102	104.074	104.043						
5.500	104.592	104.564	104.533						
5.625	104.831	104.803	104.772						
5.750									

Streamline/IRRRL Product Codes			
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL
8137-99	FHA 25 Year Fixed Streamline	6137-99	VA 25 Year IRRRL
8237-99	FHA 20 Year Fixed Streamline	6237-99	VA 20 Year IRRRL
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL

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

Price Adjustments

FICO Adjustments	
580 - 599	-2.500
600 - 619	-2.000
620 - 639	-1.250
640 - 659	-0.375
660 - 679	-0.250
680 - 699	0.000
> 700	0.000

Government Adjusters	
VA Loan	-0.250
Manufactured	-1.250
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000

Loan Amount	
\$60,001 - \$75,000	-0.500
\$75,001 - \$100,000	-0.250
\$100,001 - \$125,000	-0.125
\$125,001 - \$225,000	0.000
\$225,001 - \$250,000	0.100

State Adjustments	
Zone 1: NY	-0.100
Zone 2: NV, UT	-0.050
Zone 3: CO, GA, HI, ID, MA, MD, NC	0.000
Zone 4: AL, AZ, CT, DC, IN, ME, MI, MN, MO, NE, NJ	0.050
Zone 5: IA, IL, KS, LA, NH, NM, OH, OK, OR, WA, RI, SC	0.100
Zone 6: AR, FL, MT,	0.150

*Adjustments to Total loan amount

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



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

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WesLend Government High Balance										
8033-99 6033-99 FHA/VA 30 Yr Fixed High Balance					8333-99 6333-99 FHA/VA 15 Yr Fixed High Balance					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.500	101.775	101.611	101.569		3.375	100.769	100.753	100.739		
3.625	102.292	102.135	102.093		3.500	101.196	101.180	101.166		
3.750	102.780	102.623	102.581		3.625	101.612	101.596	101.582		
3.875	102.338	102.215	102.187		3.750	102.033	102.017	102.003		
4.000	102.707	102.530	102.502		3.875	102.045	102.021	102.000		
4.125	102.959	102.835	102.807		4.000	102.473	102.449	102.428		
4.250	103.311	103.187	103.159		4.125	102.899	102.875	102.854		
4.375	102.930	102.613	102.620		4.250	103.212	103.188	103.167		
4.500	103.008	102.950	102.957		4.375	101.613	101.638	101.659		
4.625	103.397	103.261	103.268		4.500	101.978	102.002	102.023		
4.750	103.640	103.582	103.589		4.625	102.344	102.368	102.389		
4.875	103.279	102.944	102.930		4.750	102.700	102.724	102.745		
5.000	103.393	103.258	103.244		4.875					
5.125	103.668	103.578	103.564		5.000					
5.250	103.992	103.902	103.888		5.125					
5.375	103.081	103.062	103.083		5.250					
5.500	102.957	102.798	102.681		5.375					
5.625	103.078	103.050	100.892		5.500					
5.750					5.625					
5.875					5.750					

Streamline/IRRRL Product Codes			
8038-99	FHA 30 Year Fixed High Balance Streamline	6038-99	VA 30 Year High Balance IRRRL
8338-99	FHA 15 Year Fixed High Balance Streamline		

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

Price Adjustments

FICO Adjustments	
580 - 599	-2.500
600 - 619	-2.000
620 - 639	-1.250
640 - 659	-0.375
660 - 679	-0.250
680 - 699	0.000
> 700	0.000

Government Adjusters	
VA Loan	-0.250
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000

State Adjustments	
Zone 1: NY	-0.100
Zone 2: NV, UT	-0.050
Zone 3: CO, GA, HI, ID, MA, MD, NC	0.000
Zone 4: AL, AZ, CT, DC, IN, ME, MI, MN, MO, NE, NJ	0.050
Zone 5: IA, IL, KS, LA, NH, NM, OH, OK, OR, WA, RI, SC, TN, VA	0.100
Zone 6: AR, FL, MT, PA	0.150

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

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WesLend Government ARM

8700-99 FHA 5/1 ARM				6700-99 VA 5/1 ARM			
Margin 2.000	Caps 1/1!	Index: 1 year CMT		Margin 2.000	Caps 1/1/5	Index: 1 year CMT	
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.000	98.937	98.874	98.812	3.000	98.937	98.874	98.812
3.125	99.322	99.259	99.197	3.125	99.322	99.259	99.197
3.250	99.698	99.635	99.573	3.250	99.698	99.635	99.573
3.375	100.339	100.276	100.214	3.375	100.339	100.276	100.214
3.500	100.727	100.664	100.602	3.500	100.727	100.664	100.602
3.625	101.126	101.063	101.001	3.625	101.126	101.063	101.001
3.750	101.516	101.453	101.391	3.750	101.516	101.453	101.391
3.875	100.911	100.848	100.786	3.875	100.911	100.848	100.786
4.000	101.299	101.236	101.174	4.000	101.299	101.236	101.174
4.125	101.697	101.634	101.572	4.125	101.697	101.634	101.572
4.250	102.085	102.022	101.960	4.250	102.085	102.022	101.960
4.375	101.703	101.640	101.578	4.375	101.703	101.640	101.578
4.500	102.090	102.027	101.965	4.500	102.090	102.027	101.965
4.625	102.488	102.425	102.363	4.625	102.488	102.425	102.363
4.750	102.876	102.813	102.751	4.750	102.876	102.813	102.751
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	100.078	100.070	100.062		3.875	101.466	101.458	101.451		
3.750	100.353	100.345	100.337		4.000	101.857	101.850	101.842		
3.875	100.842	100.834	100.826		4.125	102.115	102.107	102.100		
4.000	101.444	101.436	101.428		4.250	102.425	102.417	102.409		
4.125	101.551	101.543	101.536		4.375	102.832	102.824	102.816		
4.250	101.857	101.849	101.841		4.500	103.171	103.163	103.155		
4.375	102.217	102.209	102.201		4.625	103.125	103.117	103.109		
4.500	102.586	102.578	102.571		4.750	103.588	103.580	103.572		
4.625	102.712	102.705	102.697		4.875	103.963	103.955	103.947		
4.750	103.051	103.043	103.035		5.000	104.147	104.140	104.132		
4.875	103.458	103.450	103.442		5.125	104.286	104.278	104.270		
5.000	103.668	103.660	103.652		5.250	104.109	104.101	104.093		
5.125	103.924	103.916	103.908		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			
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	101.628	101.462	101.457	101.371
		3.750	101.923	101.890	101.866	101.770
		3.875	102.395	102.368	102.344	102.263
		4.000	103.005	102.990	102.966	102.913
		4.125	102.983	102.989	102.965	102.924
		4.250	103.119	103.138	103.094	103.017
		4.375	103.406	103.429	103.386	103.317
		4.500	103.729	103.744	103.701	103.639
		4.625	103.742	103.759	103.715	103.657
		4.750	103.833	103.870	103.807	103.705
		4.875	104.191	104.233	104.170	104.081
		5.000	104.419	104.465	104.402	104.321
		5.125	104.330	104.363	104.280	104.181
		5.250	104.655	104.693	104.610	104.518
		5.375	105.011	105.054	104.972	104.889
		5.500	105.218	105.265	105.182	105.103
		5.625	105.287	105.387	105.285	105.231
		5.750	105.568	105.672	105.569	105.521
		5.875	105.814	105.921	105.818	105.775
		6.000	106.033	106.140	106.038	105.997

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							
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630

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

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

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WesLend ARM																							
1700-77 Margin 2.25				5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25				7/1 LIBOR ARM Caps 5/2/5				1900-77 Margin 2.25				10/1 LIBOR ARM Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	98.500	98.473	98.458	2.750	98.477	98.447	98.431	3.000	98.876	98.843	98.814	3.125	99.339	99.310	99.277	3.125	99.339	99.310	99.277	3.250	99.730	99.705	99.666
2.875	98.859	98.836	98.815	2.875	98.884	98.857	98.836	3.250	100.109	100.087	100.043	3.375	100.166	100.152	100.110	3.375	100.166	100.152	100.110	3.500	100.456	100.444	100.397
3.000	99.220	99.200	99.174	3.000	99.291	99.268	99.242	3.500	100.488	100.470	100.421	3.625	100.456	100.444	100.397	3.625	100.456	100.444	100.397	3.750	100.763	100.738	100.686
3.125	99.581	99.563	99.532	3.125	99.696	99.677	99.646	3.750	100.868	100.853	100.799	3.875	101.030	101.030	100.942	3.875	101.030	101.030	100.942	4.000	101.491	101.450	101.404
3.250	99.877	99.862	99.825	3.250	100.033	100.017	99.980	4.000	101.190	101.178	101.118	4.125	101.255	101.213	101.167	4.000	101.841	101.837	101.769	4.250	101.730	101.686	101.643
3.375	100.166	100.152	100.110	3.375	100.360	100.347	100.305	4.125	101.511	101.501	101.436	4.250	101.491	101.450	101.404	4.125	102.115	102.113	102.040	4.375	101.934	101.889	101.846
3.500	100.456	100.444	100.397	3.500	100.689	100.679	100.632	4.250	101.934	101.889	101.846	4.375	101.730	101.686	101.643	4.375	102.148	102.103	102.060	4.500	101.943	101.898	101.856
3.625	100.763	100.738	100.686	3.625	101.020	101.012	100.960	4.500	102.318	102.273	102.230	4.500	101.943	101.898	101.856	4.500	102.318	102.273	102.230	4.625	102.150	102.105	102.062
3.750	101.030	101.030	100.942	3.750	101.295	101.288	101.230	4.625	102.475	102.430	102.388	4.625	102.150	102.105	102.062	4.625	102.475	102.430	102.388	4.750	102.330	102.285	102.242
3.875	101.255	101.213	101.167	3.875	101.566	101.561	101.498	4.750	102.730	102.685	102.643	4.750	102.330	102.285	102.242	4.750	102.730	102.685	102.643				
4.000	101.491	101.450	101.404	4.000	101.841	101.837	101.769																
4.125	101.730	101.686	101.643	4.125	102.115	102.113	102.040																
4.250	101.943	101.898	101.856	4.250	102.390	102.388	102.319																
4.375	102.150	102.105	102.062	4.375	102.665	102.663	102.584																
4.500	102.330	102.285	102.242	4.500	102.940	102.938	102.857																
				4.625	103.215	103.213	103.130																

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

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



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WesLend ARM High Balance

1733-77 5/1 LIBOR ARM High Balance					1833-77 7/1 LIBOR ARM High Balance					1933-77 10/1 LIBOR ARM High Balance				
Margin 2.25					Margin 2.25					Margin 2.25				
Caps 2/2/5					Caps 5/2/5					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	98.650	98.624	98.608		2.750	98.496	98.466	98.450		3.000	98.966	98.932	98.903	
2.875	99.005	98.981	98.961		2.875	98.899	98.872	98.851		3.125	99.423	99.395	99.361	
3.000	99.360	99.339	99.314		3.000	99.301	99.278	99.252		3.250	99.809	99.784	99.745	
3.125	99.716	99.699	99.668		3.125	99.702	99.683	99.652		3.375	100.183	100.161	100.117	
3.250	100.012	99.997	99.960		3.250	100.038	100.022	99.985		3.500	100.557	100.539	100.489	
3.375	100.300	100.286	100.245		3.375	100.365	100.351	100.310		3.625	100.932	100.917	100.863	
3.500	100.593	100.581	100.534		3.500	100.694	100.683	100.636		3.750	101.251	101.239	101.179	
3.625	100.888	100.878	100.826		3.625	101.025	101.017	100.964		3.875	101.568	101.559	101.493	
3.750	101.129	101.120	101.063		3.750	101.300	101.293	101.236		4.000	101.890	101.882	101.812	
3.875	101.365	101.356	101.294		3.875	101.571	101.566	101.503		4.125	102.212	102.207	102.131	
4.000	101.601	101.593	101.525		4.000	101.846	101.843	101.775		4.250	102.426	102.422	102.341	
4.125	101.838	101.830	101.757		4.125	102.123	102.120	102.047		4.375	102.627	102.623	102.537	
4.250	102.079	102.072	101.994		4.250	102.416	102.415	102.337		4.500	102.830	102.826	102.735	
4.375	102.320	102.314	102.231		4.375	102.713	102.714	102.630		4.625	103.036	103.031	102.935	
4.500	102.562	102.556	102.467		4.500	103.010	103.012	102.924		4.750	103.193	103.188	103.087	
4.625	102.803	102.798	102.704		4.625	103.308	103.312	103.218		4.875	103.344	103.338	103.232	103.154
4.750	103.009	103.004	102.905		4.750	103.430	103.432	103.333	103.260	5.000	103.495	103.488	103.376	103.294
4.875	103.209	103.204	103.100		4.875	103.500	103.500	103.423	103.346	5.125				
5.000	103.408	103.402	103.293	103.211	5.000	103.500	103.500	103.500	103.430	5.250				
5.125	103.500	103.500	103.487	103.400	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



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: 7/8/19 12:01 PM

WesLend Jumbo						
3000-21 Jumbo 30 Yr Fixed			3300-21 Jumbo 15 Yr Fixed			
Rate	30 Day	45 Day	Rate	30 Day	45 Day	
4.000	99.981	99.887	3.750	99.642	99.517	
4.125	100.212	100.118	3.875	100.163	100.038	
4.250	100.403	100.309	4.000	100.374	100.249	
4.375	100.652	100.559	4.125	100.596	100.471	
4.500	100.865	100.772	4.250	100.906	100.781	
4.625	101.001	100.907	4.375	101.200	101.075	
4.750	101.182	101.088	4.500	101.401	101.276	
4.875	101.447	101.353	4.625			
5.000	101.692	101.599	4.750			
5.125	101.937	101.843	4.875			
5.250	102.116	102.022	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	98.495	98.370	3.500	97.732	97.607	3.625	97.151	97.151
3.625	98.791	98.666	3.625	98.113	97.988	3.750	97.751	97.751
3.750	99.107	98.982	3.750	98.536	98.411	3.875	98.211	98.211
3.875	99.468	99.343	3.875	99.088	98.963	4.000	98.573	98.573
4.000	99.786	99.661	4.000	99.366	99.241	4.125	98.774	98.774
4.125	100.086	99.961	4.125	99.683	99.558	4.250	99.121	99.121
4.250	100.367	100.242	4.250	99.975	99.850	4.375	99.433	99.433
4.375	100.631	100.506	4.375	100.243	100.118	4.500	99.703	99.703
4.500	100.900	100.775	4.500	100.486	100.361	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