



Effective: 7/12/19 11:44 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](http://www.weslendwholesale.com).
- Loans can be locked in Broker Connection 2.0 until 4:30 pm PST.
- Written confirmation of the lock will be emailed to broker, AM and AE within 24 hours, but usually same day. Any discrepancies in pricing should be reported to the lock desk immediately.
- Locks expiring on weekends or holidays will roll to next business day unless the loan has been extended.
- Rates and prices are subject to change without notice.
- ~~Lender Fees Are Not Included in Pricing~~

**Wholesale Fee Buyout Option Price Adjustor**

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

**Extension Policies**

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



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WesLend Fixed Agency - LP Only

| 1001-01<br>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                                   | 100.575 | 100.534 | 100.504 | 100.308 | 3.625                     | 101.500 | 101.428 | 101.339 | 101.269 | 3.000                     | 100.289 | 100.245 | 100.200 | 99.934  |
| 3.750                                   | 101.256 | 101.225 | 101.185 | 100.693 | 3.750                     | 102.020 | 101.958 | 101.839 | 101.530 | 3.125                     | 100.781 | 100.738 | 100.692 | 100.431 |
| 3.875                                   | 101.980 | 101.949 | 101.909 | 101.259 | 3.875                     | 102.514 | 102.454 | 102.339 | 102.002 | 3.250                     | 101.135 | 101.094 | 101.015 | 100.901 |
| 4.000                                   | 102.595 | 102.564 | 102.523 | 101.832 | 4.000                     | 102.949 | 102.888 | 102.777 | 102.434 | 3.375                     | 101.440 | 101.399 | 101.336 | 101.282 |
| 4.125                                   | 102.743 | 102.712 | 102.672 | 102.158 | 4.125                     | 103.232 | 103.172 | 103.067 | 102.838 | 3.500                     | 101.824 | 101.731 | 101.660 | 101.584 |
| 4.250                                   | 103.243 | 103.220 | 103.187 | 102.308 | 4.250                     | 103.703 | 103.627 | 103.521 | 103.233 | 3.625                     | 102.412 | 102.314 | 102.267 | 101.881 |
| 4.375                                   | 103.594 | 103.571 | 103.539 | 102.797 | 4.375                     | 104.066 | 103.991 | 103.889 | 103.667 | 3.750                     | 102.648 | 102.619 | 102.538 | 102.339 |
| 4.500                                   | 104.004 | 103.981 | 103.949 | 103.243 | 4.500                     | 104.438 | 104.363 | 104.265 | 104.097 | 3.875                     | 102.811 | 102.730 | 102.753 | 102.679 |
| 4.625                                   | 104.131 | 104.107 | 104.075 | 103.553 | 4.625                     | 104.551 | 104.438 | 104.448 | 104.336 | 4.000                     | 103.249 | 103.206 | 103.053 | 102.920 |
| 4.750                                   | 104.589 | 104.497 | 104.489 | 103.553 | 4.750                     | 104.909 | 104.791 | 104.834 | 104.717 | 4.125                     | 103.722 | 103.680 | 103.633 | 103.175 |
| 4.875                                   | 105.007 | 104.915 | 104.907 | 103.988 | 4.875                     | 105.339 | 105.216 | 105.264 | 105.142 | 4.250                     | 104.033 | 103.975 | 103.922 | 103.635 |
| 5.000                                   | 105.228 | 105.136 | 105.128 | 104.361 | 5.000                     | 105.714 | 105.585 | 105.639 | 105.511 | 4.375                     | 104.359 | 104.305 | 104.252 | 104.009 |
| 5.125                                   | 105.458 | 105.366 | 105.358 | 104.691 | 5.125                     | 106.010 | 105.876 | 105.935 | 105.802 | 4.500                     | 104.465 | 104.387 | 104.382 | 104.282 |
| 5.250                                   | 105.564 | 105.440 | 105.428 | 104.647 | 5.250                     | 105.764 | 105.624 | 105.686 | 105.548 | 4.625                     | 104.434 | 104.381 | 104.327 | 103.586 |
| 5.375                                   | 105.535 | 105.527 | 105.512 | 105.031 | 5.375                     | 106.123 | 105.978 | 106.045 | 105.902 | 4.750                     | 104.441 | 104.388 | 104.334 | 103.963 |
| 5.500                                   | 105.733 | 105.725 | 105.710 | 105.326 | 5.500                     | 106.150 | 106.150 | 106.150 | 106.142 | 4.875                     | 104.554 | 104.471 | 104.417 | 104.222 |
| 5.625                                   | 105.802 | 105.640 | 105.712 | 105.553 | 5.625                     | 105.862 | 105.755 | 105.671 |         | 5.000                     | 104.704 | 104.628 | 104.574 | 104.406 |
| 5.750                                   |         | 105.594 | 105.541 |         | 5.750                     | 106.010 | 105.968 | 105.897 |         | 5.125                     | 104.878 | 104.825 | 104.772 | 101.526 |
| 5.875                                   |         |         |         |         | 5.875                     |         |         |         |         | 5.250                     | 104.872 | 104.819 | 104.766 | 101.863 |
| 6.000                                   |         |         |         |         | 6.000                     |         |         |         |         | 5.375                     | 102.343 | 102.206 | 102.229 | 102.092 |
| 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 | 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<br>1153-01 FHLMC 25/30 Yr Fixed SC |         |         |         |         | 1353-01 FHLMC 15 Yr Fixed SC |         |         |         |         |
|--|---------|---------|---------|---------|------------------------------|---------|---------|---------|---------|
| Rate                                       | 15 Day  | 30 Day  | 45 Day  | 60 Day  | Rate                         | 15 Day  | 30 Day  | 45 Day  | 60 Day  |
| 3.625                                      | 99.689  | 99.637  | 99.631  | 99.915  | 2.875                        | 98.435  | 98.406  | 98.402  | 98.281  |
| 3.750                                      | 100.644 | 100.609 | 100.584 | 100.532 | 3.000                        | 99.076  | 99.048  | 99.044  | 98.922  |
| 3.875                                      | 101.132 | 101.100 | 101.075 | 101.030 | 3.125                        | 99.661  | 99.635  | 99.631  | 99.511  |
| 4.000                                      | 101.777 | 101.748 | 101.723 | 101.696 | 3.250                        | 101.029 | 101.003 | 101.000 | 100.883 |
| 4.125                                      | 101.816 | 101.803 | 101.778 | 101.755 | 3.375                        | 101.333 | 101.309 | 101.305 | 101.190 |
| 4.250                                      | 102.203 | 102.201 | 102.157 | 102.140 | 3.500                        | 101.531 | 101.511 | 101.507 | 101.398 |
| 4.375                                      | 102.503 | 102.503 | 102.459 | 102.443 | 3.625                        | 101.714 | 101.724 | 101.700 | 101.602 |
| 4.500                                      | 102.855 | 102.845 | 102.801 | 102.789 | 3.750                        | 102.453 | 102.471 | 102.448 | 102.349 |
| 4.625                                      | 102.864 | 102.855 | 102.811 | 102.800 | 3.875                        | 102.567 | 102.578 | 102.554 | 102.456 |
| 4.750                                      | 102.892 | 102.899 | 102.835 | 102.847 | 4.000                        | 103.034 | 103.046 | 103.023 | 102.926 |
| 4.875                                      | 103.276 | 103.285 | 103.222 | 103.238 | 4.125                        | 102.629 | 102.641 | 102.599 | 102.516 |
| 5.000                                      | 103.512 | 103.522 | 103.459 | 103.478 | 4.250                        | 103.312 | 103.323 | 103.281 | 103.201 |
| 5.125                                      | 102.928 | 102.953 | 102.870 | 102.893 | 4.375                        | 103.686 | 103.701 | 103.659 | 103.580 |
| 5.250                                      | 103.282 | 103.309 | 103.226 | 103.253 | 4.500                        | 102.227 | 102.008 | 101.945 | 101.695 |
| 5.375                                      | 103.604 | 103.631 | 103.549 | 103.580 | 4.625                        | 102.614 | 102.395 | 102.333 | 102.084 |
| 5.500                                      | 103.817 | 103.848 | 103.765 | 103.797 | 4.750                        | 103.006 | 102.788 | 102.725 | 102.477 |
| 5.625                                      | 103.287 | 103.348 | 103.245 | 103.301 | 4.875                        | 103.333 | 103.115 | 103.052 | 102.805 |
| 5.750                                      | 103.549 | 103.611 | 103.509 | 103.567 | 5.000                        | 102.746 | 102.734 | 102.651 | 102.639 |
| 5.875                                      | 103.799 | 103.864 | 103.762 | 103.823 | 5.125                        | 103.097 | 103.087 | 103.004 | 102.994 |
| 6.000                                      | 104.020 | 104.084 | 103.982 | 104.046 | 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: 7/12/19 11:44 AM

WesLend Conforming DU and LP

| 1000-99<br>1001-99          |         |         |         |         | 1200-99<br>1201-99       |         |         |         |         | 1300-99<br>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                       | 100.575 | 100.534 | 100.504 | 100.308 | 3.625                    | 101.500 | 101.428 | 101.339 | 101.269 | 3.000                    | 100.289 | 100.245 | 100.200 | 99.934  |
| 3.750                       | 101.256 | 101.225 | 101.185 | 100.693 | 3.750                    | 102.020 | 101.958 | 101.839 | 101.530 | 3.125                    | 100.781 | 100.738 | 100.692 | 100.431 |
| 3.875                       | 101.980 | 101.949 | 101.909 | 101.259 | 3.875                    | 102.514 | 102.454 | 102.339 | 102.002 | 3.250                    | 101.135 | 101.094 | 101.015 | 100.901 |
| 4.000                       | 102.595 | 102.564 | 102.523 | 101.832 | 4.000                    | 102.949 | 102.888 | 102.777 | 102.434 | 3.375                    | 101.440 | 101.399 | 101.336 | 101.282 |
| 4.125                       | 102.743 | 102.712 | 102.672 | 102.158 | 4.125                    | 103.232 | 103.172 | 103.067 | 102.838 | 3.500                    | 101.824 | 101.731 | 101.660 | 101.584 |
| 4.250                       | 103.243 | 103.220 | 103.187 | 102.308 | 4.250                    | 103.703 | 103.627 | 103.521 | 103.233 | 3.625                    | 102.412 | 102.314 | 102.267 | 101.881 |
| 4.375                       | 103.594 | 103.571 | 103.539 | 102.797 | 4.375                    | 104.066 | 103.991 | 103.889 | 103.667 | 3.750                    | 102.648 | 102.619 | 102.538 | 102.339 |
| 4.500                       | 104.004 | 103.981 | 103.949 | 103.243 | 4.500                    | 104.438 | 104.363 | 104.265 | 104.097 | 3.875                    | 102.811 | 102.730 | 102.753 | 102.679 |
| 4.625                       | 104.131 | 104.107 | 104.075 | 103.553 | 4.625                    | 104.551 | 104.438 | 104.448 | 104.336 | 4.000                    | 103.249 | 103.206 | 103.053 | 102.920 |
| 4.750                       | 104.589 | 104.497 | 104.489 | 103.553 | 4.750                    | 104.909 | 104.791 | 104.834 | 104.717 | 4.125                    | 103.722 | 103.680 | 103.633 | 103.175 |
| 4.875                       | 105.007 | 104.915 | 104.907 | 103.988 | 4.875                    | 105.339 | 105.216 | 105.264 | 105.142 | 4.250                    | 104.033 | 103.975 | 103.922 | 103.635 |
| 5.000                       | 105.228 | 105.136 | 105.128 | 104.361 | 5.000                    | 105.714 | 105.585 | 105.639 | 105.511 | 4.375                    | 104.359 | 104.305 | 104.252 | 104.009 |
| 5.125                       | 105.458 | 105.366 | 105.358 | 104.691 | 5.125                    | 106.010 | 105.876 | 105.935 | 105.802 | 4.500                    | 104.465 | 104.387 | 104.382 | 104.282 |
| 5.250                       | 105.564 | 105.440 | 105.428 | 104.647 | 5.250                    | 105.764 | 105.624 | 105.686 | 105.548 | 4.625                    | 104.434 | 104.381 | 104.327 | 103.586 |
| 5.375                       | 105.535 | 105.527 | 105.512 | 105.031 | 5.375                    | 106.123 | 105.978 | 106.045 | 105.902 | 4.750                    | 104.441 | 104.388 | 104.334 | 103.963 |
| 5.500                       | 105.733 | 105.725 | 105.710 | 105.326 | 5.500                    | 106.150 | 106.150 | 106.150 | 106.142 | 4.875                    | 104.554 | 104.471 | 104.417 | 104.222 |
| 5.625                       | 105.802 | 105.640 | 105.712 | 105.553 | 5.625                    | 105.862 | 105.755 | 105.671 |         | 5.000                    | 104.704 | 104.628 | 104.574 | 104.406 |
| 5.750                       | 105.594 | 105.541 |         |         | 5.750                    | 106.010 | 105.968 | 105.897 |         | 5.125                    | 104.878 | 104.825 | 104.772 | 101.526 |
| 5.875                       |         |         |         |         | 5.875                    |         |         |         |         | 5.250                    | 104.872 | 104.819 | 104.766 | 101.863 |
| 6.000                       |         |         |         |         | 6.000                    |         |         |         |         | 5.375                    | 102.343 | 102.206 | 102.229 | 102.092 |

| 1400-99<br>1401-99       |         |         |         |         | 1008-05<br>1007-05                     |         |         |         |         | 1308-05<br>1307-05                    |         |         |         |         |
|--------------------------|---------|---------|---------|---------|--|---------|---------|---------|---------|---------------------------------------|---------|---------|---------|---------|
| Conventional 10 Yr Fixed |         |         |         |         | Conventional 30 Yr Fixed COOP and CEMA |         |         |         |         | Conventional 15 Yr Fixed COOP and CEM |         |         |         |         |
| Rate                     | 15 Day  | 30 Day  | 45 Day  | 60 Day  | Rate                                   | 15 Day  | 30 Day  | 45 Day  | 60 Day  | Rate                                  | 15 Day  | 30 Day  | 45 Day  | 60 Day  |
| 3.250                    | 100.696 | 100.652 | 100.654 | 100.610 | 3.625                                  | 99.905  | 99.827  | 99.733  | 99.658  | 3.250                                 | 100.351 | 100.302 | 100.299 | 100.251 |
| 3.375                    | 100.997 | 100.947 | 100.954 | 100.905 | 3.750                                  | 100.267 | 100.184 | 100.124 | 100.043 | 3.375                                 | 100.738 | 100.684 | 100.686 | 100.632 |
| 3.500                    | 101.358 | 101.219 | 101.228 | 101.174 | 3.875                                  | 100.839 | 100.751 | 100.695 | 100.609 | 3.500                                 | 101.045 | 100.986 | 100.993 | 100.934 |
| 3.625                    | 101.837 | 101.746 | 101.715 | 101.511 | 4.000                                  | 101.417 | 101.324 | 101.273 | 101.182 | 3.625                                 | 101.347 | 101.282 | 101.295 | 101.231 |
| 3.750                    | 102.173 | 102.108 | 102.099 | 102.034 | 4.125                                  | 101.748 | 101.650 | 101.605 | 101.508 | 3.750                                 | 101.810 | 101.740 | 101.758 | 101.689 |
| 3.875                    | 102.428 | 102.358 | 102.354 | 102.284 | 4.250                                  | 101.875 | 101.771 | 101.720 | 101.658 | 3.875                                 | 102.155 | 102.080 | 102.103 | 102.029 |
| 4.000                    | 102.679 | 102.615 | 102.605 | 102.530 | 4.375                                  | 102.369 | 102.260 | 102.254 | 102.147 | 4.000                                 | 102.401 | 102.321 | 102.350 | 102.270 |
| 4.125                    | 103.299 | 103.267 | 103.236 | 102.853 | 4.500                                  | 102.820 | 102.706 | 102.705 | 102.593 | 4.125                                 | 102.693 | 102.608 | 102.610 | 102.525 |
| 4.250                    | 103.517 | 103.476 | 103.437 | 103.196 | 4.625                                  | 103.136 | 103.016 | 103.020 | 102.903 | 4.250                                 | 103.159 | 103.068 | 103.076 | 102.985 |
| 4.375                    | 103.844 | 103.803 | 103.764 | 103.437 | 4.750                                  | 103.112 | 102.988 | 103.026 | 102.903 | 4.375                                 | 103.538 | 103.442 | 103.455 | 103.359 |
| 4.500                    | 104.071 | 103.896 | 103.843 | 103.646 | 4.875                                  | 103.552 | 103.422 | 103.466 | 103.338 | 4.500                                 | 103.815 | 103.714 | 103.732 | 103.632 |
| 4.625                    | 104.157 | 104.116 | 104.077 | 103.526 | 5.000                                  | 103.931 | 103.795 | 103.844 | 103.711 | 4.625                                 | 103.219 | 103.113 | 103.042 | 102.936 |
| 4.750                    | 104.123 | 104.017 | 103.956 | 103.849 | 5.125                                  | 104.266 | 104.126 | 104.179 | 104.041 | 4.750                                 | 103.601 | 103.490 | 103.424 | 103.313 |
| 4.875                    | 104.346 | 104.234 | 104.179 | 104.067 | 5.250                                  | 104.230 | 104.084 | 104.140 | 103.997 | 4.875                                 | 103.865 | 103.749 | 103.689 | 103.572 |
| 5.000                    | 104.531 | 104.414 | 104.364 | 104.247 | 5.375                                  | 104.619 | 104.468 | 104.530 | 104.381 | 5.000                                 | 104.054 | 103.932 | 103.877 | 103.756 |
| 5.125                    | 103.082 | 102.989 | 102.936 | 100.965 | 5.500                                  | 104.920 | 104.764 | 104.830 | 104.676 | 5.125                                 | 101.117 | 100.990 | 101.002 | 100.876 |
| 5.250                    | 103.076 | 102.983 | 102.930 | 101.272 | 5.625                                  | 105.152 | 104.990 | 105.062 | 104.903 | 5.250                                 | 101.459 | 101.326 | 101.344 | 101.213 |
| 5.375                    | 101.735 | 101.602 | 101.630 | 101.497 | 5.750                                  |         |         |         |         | 5.375                                 | 101.693 | 101.556 | 101.579 | 101.442 |
| 5.500                    | 101.946 | 101.808 | 101.841 | 101.703 | 5.875                                  |         |         |         |         | 5.500                                 | 101.875 | 101.732 | 101.760 | 101.618 |
| 5.625                    | 101.236 | 101.093 | 101.131 | 100.988 | 6.000                                  |         |         |         |         | 5.625                                 | 101.116 | 100.968 | 101.002 | 100.854 |

| 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     | -3.000     |
| 660 - 679                                   | 0.000  | -1.000     | -2.250     | -2.750     | -2.750     | -2.250     | -2.250     | -2.250     |
| 680 - 699                                   | 0.000  | -0.500     | -1.250     | -1.750     | -1.500     | -1.250     | -1.250     | -1.500     |
| 700 - 719                                   | 0.000  | -0.500     | -1.000     | -1.250     | -1.000     | -1.000     | -1.000     | -1.500     |
| 720 - 739                                   | 0.000  | -0.250     | -0.500     | -0.750     | -0.500     | -0.500     | -0.500     | -1.000     |
| > 740                                       | 0.000  | -0.250     | -0.250     | -0.500     | -0.250     | -0.250     | -0.250     | -0.750     |

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

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

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

| LPMI Adjustments - All LPMI Products |               |         |         |         |         |         |         |         |
|--------------------------------------|---------------|---------|---------|---------|---------|---------|---------|---------|
| >20 Yr Term                          | 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 |  |
|-------------------|--|
|-------------------|--|



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<br>1133-99             |         |         |         |         | 1233-99<br>1253-99          |         |         |         |        | 1333-99<br>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                          | 100.973 | 100.857 | 100.821 | 100.522 | 4.000                       | 100.751 | 100.697 | 100.635 |        | 3.250                       | 100.507 | 100.475 | 100.444 |        |
| 4.000                          | 101.468 | 101.189 | 101.142 | 101.048 | 4.125                       | 100.823 | 100.770 | 100.711 |        | 3.375                       | 100.822 | 100.790 | 100.759 |        |
| 4.125                          | 101.792 | 101.571 | 101.526 | 101.430 | 4.250                       | 101.210 | 101.147 | 101.093 |        | 3.500                       | 101.141 | 101.109 | 101.078 |        |
| 4.250                          | 102.131 | 101.843 | 101.815 | 101.594 | 4.375                       | 101.589 | 101.527 | 101.476 |        | 3.625                       | 101.451 | 101.419 | 101.387 |        |
| 4.375                          | 102.518 | 102.308 | 102.279 | 102.171 | 4.500                       | 101.938 | 101.869 | 101.823 |        | 3.750                       | 101.768 | 101.736 | 101.705 |        |
| 4.500                          | 102.961 | 102.744 | 102.743 | 102.631 | 4.625                       | 101.958 | 101.889 | 101.845 |        | 3.875                       | 102.008 | 101.967 | 101.928 |        |
| 4.625                          | 103.270 | 103.099 | 103.104 | 102.987 | 4.750                       | 102.011 | 101.949 | 101.896 |        | 4.000                       | 102.276 | 102.235 | 102.196 |        |
| 4.750                          | 103.041 | 102.928 | 102.920 | 102.685 | 4.875                       | 102.433 | 102.374 | 102.326 |        | 4.125                       | 102.565 | 102.532 | 102.500 |        |
| 4.875                          | 103.471 | 103.378 | 103.370 | 103.224 | 5.000                       | 102.680 | 102.623 | 102.579 |        | 4.250                       | 102.883 | 102.843 | 102.804 |        |
| 5.000                          | 103.876 | 103.741 | 103.789 | 103.656 | 5.125                       | 102.829 | 102.787 | 102.755 |        | 4.375                       | 103.117 | 103.076 | 103.037 |        |
| 5.125                          | 104.178 | 104.038 | 104.092 | 103.953 | 5.250                       | 102.810 | 102.768 | 102.737 |        | 4.500                       | 103.175 | 103.134 | 103.095 |        |
| 5.250                          | 103.785 | 103.024 | 103.012 |         | 5.375                       | 102.926 | 102.854 | 102.816 |        | 4.625                       | 103.336 | 103.296 | 103.257 |        |
| 5.375                          | 104.183 | 103.464 | 103.452 |         | 5.500                       | 103.133 | 103.072 | 103.031 |        | 4.750                       | 102.897 | 102.829 | 102.772 |        |
| 5.500                          | 104.477 | 103.072 | 103.031 |         | 5.625                       | 103.339 | 103.298 | 103.262 |        | 4.875                       | 102.890 | 102.822 | 102.765 |        |
| 5.625                          | 104.702 | 103.298 | 103.262 |         | 5.750                       | 103.328 | 103.286 | 103.250 |        | 5.000                       | 102.884 | 102.816 | 102.759 |        |
| 5.750                          | 103.647 | 103.286 | 103.250 |         | 5.875                       |         |         |         |        | 5.125                       | 102.878 | 102.810 | 102.753 |        |
|                                |         |         |         |         | 6.000                       |         |         |         |        | 5.250                       | 102.871 | 102.804 | 102.747 |        |

| 1433-99<br>1453-99          |         |         |         |        |
|-----------------------------|---------|---------|---------|--------|
| Conventional 10 Yr Fixed HB |         |         |         |        |
| Rate                        | 15 Day  | 30 Day  | 45 Day  | 60 Day |
| 3.250                       | 100.292 | 100.259 | 100.228 |        |
| 3.375                       | 100.607 | 100.574 | 100.543 |        |
| 3.500                       | 100.926 | 100.893 | 100.862 |        |
| 3.625                       | 101.235 | 101.203 | 101.172 |        |
| 3.750                       | 101.553 | 101.520 | 101.489 |        |
| 3.875                       | 101.792 | 101.752 | 101.712 |        |
| 4.000                       | 102.060 | 102.020 | 101.981 |        |
| 4.125                       | 102.349 | 102.316 | 102.284 |        |
| 4.250                       | 102.668 | 102.627 | 102.588 |        |
| 4.375                       | 102.901 | 102.861 | 102.822 |        |
| 4.500                       | 102.959 | 102.919 | 102.880 |        |
| 4.625                       | 103.121 | 103.080 | 103.041 |        |
| 4.750                       | 102.491 | 102.451 | 102.411 |        |
| 4.875                       | 102.584 | 102.543 | 102.504 |        |
| 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          |



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**WesLend Government**

| 8000-99<br>8100-99 |         |         |         |         | 6000-99<br>6100-99 |         |         |         |         | FHA/VA 25/30 Yr Fixed |         |         |         |         | 8200-99<br>6200-99 |         |         |         |         | FHA/VA 20 Yr Fixed |         |         |         |         | 8300-99<br>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              | 101.550 | 100.848 | 100.760 | 100.653 | 3.375              | 101.536 | 101.473 | 101.386 | 101.126 | 3.500                 | 101.931 | 101.580 | 101.587 | 101.528 | 3.625              | 102.341 | 101.918 | 101.931 | 101.867 | 3.750              | 102.706 | 102.605 | 102.592 | 102.522 | 3.875              | 103.094 | 102.931 | 102.923 | 102.849 | 4.000              | 103.324 | 103.244 | 103.241 | 103.161 | 4.125 | 103.642 | 103.556 | 103.559 | 103.474 | 4.250 | 103.948 | 103.858 | 103.865 | 103.775 | 4.375 | 103.957 | 103.861 | 103.780 | 103.685 | 4.500 | 104.249 | 104.148 | 104.072 | 103.972 | 4.625 | 104.210 | 104.182 | 104.149 |  | 4.750 | 104.231 | 103.060 | 103.027 |  | 4.875 | 103.456 | 103.428 | 103.394 |  | 5.000 | 103.819 | 103.791 | 103.758 |  | 5.125 | 104.179 | 104.151 | 104.118 |  | 5.250 | 103.087 | 103.059 | 103.024 |  | 5.375 | 103.447 | 103.419 | 103.384 |  | 5.500 |  |  |  |  | 5.625 |  |  |  |  | 5.750 |  |  |  |  | 5.875 |  |  |  |  |

| 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   | 101.359 | 101.291 | 101.191 | 101.126 |                  |        |        |        |        |
| 3.500   | 101.797 | 101.725 | 101.630 | 101.560 |                  |        |        |        |        |
| 3.625   | 102.338 | 102.286 | 102.164 | 102.007 |                  |        |        |        |        |
| 3.750   | 102.672 | 102.589 | 102.504 | 102.424 |                  |        |        |        |        |
| 3.875   | 102.763 | 102.675 | 102.630 | 102.544 |                  |        |        |        |        |
| 4.000   | 103.180 | 103.108 | 103.033 | 102.887 |                  |        |        |        |        |
| 4.125   | 103.688 | 103.615 | 103.540 | 103.295 |                  |        |        |        |        |
| 4.250   | 103.921 | 103.817 | 103.788 | 103.686 |                  |        |        |        |        |
| 4.375   | 103.508 | 103.480 | 103.448 | 103.218 |                  |        |        |        |        |
| 4.500   | 104.000 | 103.972 | 103.940 | 103.512 |                  |        |        |        |        |
| 4.625   | 104.480 | 104.452 | 104.420 | 103.923 |                  |        |        |        |        |
| 4.750   | 104.526 | 104.401 | 104.458 | 104.335 |                  |        |        |        |        |
| 4.875   | 104.037 | 104.002 | 103.960 | 103.582 |                  |        |        |        |        |
| 5.000   | 104.345 | 104.309 | 104.268 | 103.848 |                  |        |        |        |        |
| 5.125   | 104.810 | 104.775 | 104.733 |         |                  |        |        |        |        |
| 5.250   | 103.786 | 103.675 | 103.644 |         |                  |        |        |        |        |
| 5.375   | 103.951 | 103.923 | 103.892 |         |                  |        |        |        |        |
| 5.500   | 104.444 | 104.416 | 104.384 |         |                  |        |        |        |        |
| 5.625   | 104.686 | 104.658 | 104.627 |         |                  |        |        |        |        |
| 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          |



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WesLend Government High Balance

| 8033-99<br>6033-99              |         |         |         |        | 8333-99<br>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                           | 101.244 | 100.679 | 100.619 |        | 3.375                           | 100.524 | 100.515 | 100.501 |        |
| 3.625                           | 101.566 | 101.195 | 101.153 |        | 3.500                           | 100.954 | 100.945 | 100.930 |        |
| 3.750                           | 101.854 | 101.717 | 101.675 |        | 3.625                           | 101.372 | 101.363 | 101.348 |        |
| 3.875                           | 101.906 | 101.761 | 101.716 |        | 3.750                           | 101.795 | 101.787 | 101.772 |        |
| 4.000                           | 102.484 | 102.151 | 102.116 |        | 3.875                           | 101.939 | 101.922 | 101.901 |        |
| 4.125                           | 102.741 | 102.427 | 102.392 |        | 4.000                           | 102.369 | 102.352 | 102.330 |        |
| 4.250                           | 103.002 | 102.710 | 102.675 |        | 4.125                           | 102.796 | 102.779 | 102.757 |        |
| 4.375                           | 103.088 | 102.450 | 102.450 |        | 4.250                           | 103.160 | 103.143 | 103.122 |        |
| 4.500                           | 103.098 | 102.859 | 102.859 |        | 4.375                           | 101.643 | 101.556 | 101.483 |        |
| 4.625                           | 103.442 | 103.221 | 103.221 |        | 4.500                           | 102.001 | 101.915 | 101.842 |        |
| 4.750                           | 103.609 | 103.534 | 103.534 |        | 4.625                           | 102.365 | 102.279 | 102.206 |        |
| 4.875                           | 103.295 | 102.891 | 102.884 |        | 4.750                           | 102.740 | 102.654 | 102.581 |        |
| 5.000                           | 103.501 | 103.221 | 103.214 |        | 4.875                           |         |         |         |        |
| 5.125                           | 103.600 | 103.522 | 103.515 |        | 5.000                           |         |         |         |        |
| 5.250                           | 103.918 | 103.840 | 103.833 |        | 5.125                           |         |         |         |        |
| 5.375                           | 103.071 | 103.044 | 103.065 |        | 5.250                           |         |         |         |        |
| 5.500                           | 103.161 | 103.005 | 103.098 |        | 5.375                           |         |         |         |        |
| 5.625                           | 103.277 | 103.249 | 101.090 |        | 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 1/1/1 | 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               | 98.777     | 98.714            | 98.652  | 3.000              | 98.777     | 98.714            | 98.652  |
| 3.125               | 99.160     | 99.097            | 99.035  | 3.125              | 99.160     | 99.097            | 99.035  |
| 3.250               | 99.543     | 99.480            | 99.418  | 3.250              | 99.543     | 99.480            | 99.418  |
| 3.375               | 100.180    | 100.117           | 100.055 | 3.375              | 100.180    | 100.117           | 100.055 |
| 3.500               | 100.566    | 100.503           | 100.441 | 3.500              | 100.566    | 100.503           | 100.441 |
| 3.625               | 100.952    | 100.889           | 100.827 | 3.625              | 100.952    | 100.889           | 100.827 |
| 3.750               | 101.339    | 101.276           | 101.214 | 3.750              | 101.339    | 101.276           | 101.214 |
| 3.875               | 100.735    | 100.672           | 100.610 | 3.875              | 100.735    | 100.672           | 100.610 |
| 4.000               | 101.120    | 101.057           | 100.995 | 4.000              | 101.120    | 101.057           | 100.995 |
| 4.125               | 101.515    | 101.452           | 101.390 | 4.125              | 101.515    | 101.452           | 101.390 |
| 4.250               | 101.901    | 101.838           | 101.776 | 4.250              | 101.901    | 101.838           | 101.776 |
| 4.375               | 101.529    | 101.466           | 101.404 | 4.375              | 101.529    | 101.466           | 101.404 |
| 4.500               | 101.913    | 101.850           | 101.788 | 4.500              | 101.913    | 101.850           | 101.788 |
| 4.625               | 102.298    | 102.235           | 102.173 | 4.625              | 102.298    | 102.235           | 102.173 |
| 4.750               | 102.694    | 102.631           | 102.569 | 4.750              | 102.694    | 102.631           | 102.569 |
| 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<br>1024-00 Home Ready 30 Yr Fixed |         |         |         |        | 1221-00<br>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                                     | 99.104  | 99.088  | 99.072  |        | 3.875                                     | 100.930 | 100.914 | 100.899 |        |
| 3.750                                     | 99.783  | 99.767  | 99.751  |        | 4.000                                     | 101.343 | 101.327 | 101.311 |        |
| 3.875                                     | 100.292 | 100.276 | 100.260 |        | 4.125                                     | 101.735 | 101.719 | 101.703 |        |
| 4.000                                     | 100.920 | 100.904 | 100.889 |        | 4.250                                     | 102.216 | 102.200 | 102.184 |        |
| 4.125                                     | 100.988 | 100.972 | 100.957 |        | 4.375                                     | 102.589 | 102.574 | 102.558 |        |
| 4.250                                     | 101.631 | 101.615 | 101.599 |        | 4.500                                     | 102.942 | 102.927 | 102.911 |        |
| 4.375                                     | 102.004 | 101.988 | 101.972 |        | 4.625                                     | 103.104 | 103.088 | 103.073 |        |
| 4.500                                     | 102.387 | 102.372 | 102.356 |        | 4.750                                     | 103.568 | 103.552 | 103.537 |        |
| 4.625                                     | 102.545 | 102.530 | 102.514 |        | 4.875                                     | 103.976 | 103.960 | 103.944 |        |
| 4.750                                     | 103.092 | 103.076 | 103.060 |        | 5.000                                     | 104.169 | 104.153 | 104.137 |        |
| 4.875                                     | 103.513 | 103.498 | 103.482 |        | 5.125                                     | 104.319 | 104.303 | 104.288 |        |
| 5.000                                     | 103.738 | 103.722 | 103.706 |        | 5.250                                     | 104.247 | 104.232 | 104.216 |        |
| 5.125                                     | 103.987 | 103.971 | 103.956 |        | 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 |         |         |         |         |         |         |         |
| Second Home         | FICO 760+  | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| Investment Property | -0.250   | -0.250  | -0.490  | -0.600  | -0.700  | -1.230  | -1.230  | -1.230  |
|                     | -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                     | 100.251 | 100.199 | 100.193 | 100.477 |
|              |         | 3.750                     | 101.207 | 101.172 | 101.147 | 101.095 |
|              |         | 3.875                     | 101.695 | 101.663 | 101.638 | 101.593 |
|              |         | 4.000                     | 102.339 | 102.310 | 102.285 | 102.258 |
|              |         | 4.125                     | 102.378 | 102.365 | 102.340 | 102.317 |
|              |         | 4.250                     | 102.760 | 102.758 | 102.714 | 102.697 |
|              |         | 4.375                     | 103.060 | 103.060 | 103.016 | 103.000 |
|              |         | 4.500                     | 103.412 | 103.402 | 103.358 | 103.346 |
|              |         | 4.625                     | 103.422 | 103.413 | 103.369 | 103.358 |
|              |         | 4.750                     | 103.725 | 103.732 | 103.668 | 103.680 |
|              |         | 4.875                     | 104.109 | 104.118 | 104.055 | 104.071 |
|              |         | 5.000                     | 104.345 | 104.355 | 104.292 | 104.311 |
|              |         | 5.125                     | 104.327 | 104.352 | 104.269 | 104.292 |
|              |         | 5.250                     | 104.681 | 104.708 | 104.625 | 104.652 |
|              |         | 5.375                     | 105.003 | 105.030 | 104.948 | 104.979 |
|              |         | 5.500                     | 105.216 | 105.247 | 105.164 | 105.196 |
|              |         | 5.625                     | 105.389 | 105.450 | 105.347 | 105.403 |
|              |         | 5.750                     | 105.650 | 105.712 | 105.610 | 105.668 |
|              |         | 5.875                     | 105.901 | 105.966 | 105.864 | 105.925 |
|              |         | 6.000                     | 106.122 | 106.186 | 106.084 | 106.148 |

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

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

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

**Price Adjustments**

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

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

| Loans with Secondary Financing       |        |
|--------------------------------------|--------|
| All Loans with Subordinate Financing | -0.500 |

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

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

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

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| WesLend ARM            |         |         |         |                             |         |         |         |                        |         |         |         |                             |  |  |  |
|------------------------|---------|---------|---------|-----------------------------|---------|---------|---------|------------------------|---------|---------|---------|-----------------------------|--|--|--|
| 1700-77<br>Margin 2.25 |         |         |         | 5/1 LIBOR ARM<br>Caps 2/2/5 |         |         |         | 1800-77<br>Margin 2.25 |         |         |         | 7/1 LIBOR ARM<br>Caps 5/2/5 |  |  |  |
| Rate                   | 15 Day  | 30 Day  | 45 Day  | Rate                        | 15 Day  | 30 Day  | 45 Day  | Rate                   | 15 Day  | 30 Day  | 45 Day  |                             |  |  |  |
| 2.750                  | 98.265  | 98.240  | 98.222  | 2.750                       | 98.191  | 98.165  | 98.142  | 3.000                  | 98.464  | 98.424  | 98.390  |                             |  |  |  |
| 2.875                  | 98.633  | 98.602  | 98.585  | 2.875                       | 98.616  | 98.584  | 98.563  | 3.125                  | 98.933  | 98.889  | 98.856  |                             |  |  |  |
| 3.000                  | 99.003  | 98.966  | 98.950  | 3.000                       | 99.040  | 99.003  | 98.983  | 3.250                  | 99.368  | 99.318  | 99.288  |                             |  |  |  |
| 3.125                  | 99.371  | 99.330  | 99.314  | 3.125                       | 99.463  | 99.421  | 99.402  | 3.375                  | 99.797  | 99.742  | 99.713  |                             |  |  |  |
| 3.250                  | 99.683  | 99.637  | 99.619  | 3.250                       | 99.818  | 99.771  | 99.753  | 3.500                  | 100.226 | 100.166 | 100.138 |                             |  |  |  |
| 3.375                  | 99.988  | 99.936  | 99.918  | 3.375                       | 100.165 | 100.112 | 100.094 | 3.625                  | 100.655 | 100.589 | 100.563 |                             |  |  |  |
| 3.500                  | 100.294 | 100.237 | 100.219 | 3.500                       | 100.513 | 100.455 | 100.437 | 3.750                  | 101.012 | 100.941 | 100.915 |                             |  |  |  |
| 3.625                  | 100.621 | 100.577 | 100.535 | 3.625                       | 100.862 | 100.799 | 100.781 | 3.875                  | 101.364 | 101.288 | 101.262 |                             |  |  |  |
| 3.750                  | 100.886 | 100.842 | 100.800 | 3.750                       | 101.206 | 101.138 | 101.119 | 4.000                  | 101.720 | 101.639 | 101.613 |                             |  |  |  |
| 3.875                  | 101.154 | 101.081 | 101.059 | 3.875                       | 101.553 | 101.480 | 101.461 | 4.125                  | 102.074 | 101.987 | 101.962 |                             |  |  |  |
| 4.000                  | 101.430 | 101.352 | 101.328 | 4.000                       | 101.904 | 101.825 | 101.807 | 4.250                  | 101.675 | 101.631 | 101.589 |                             |  |  |  |
| 4.125                  | 101.706 | 101.623 | 101.597 | 4.125                       | 102.254 | 102.170 | 102.151 | 4.375                  | 101.888 | 101.845 | 101.802 |                             |  |  |  |
| 4.250                  | 101.791 | 101.748 | 101.705 | 4.250                       | 101.691 | 101.648 | 101.605 | 4.500                  | 102.064 | 102.020 | 101.978 |                             |  |  |  |
| 4.375                  | 101.995 | 101.952 | 101.909 | 4.375                       | 101.896 | 101.853 | 101.810 | 4.625                  | 102.229 | 102.185 | 102.143 |                             |  |  |  |
| 4.500                  | 102.174 | 102.130 | 102.088 | 4.500                       | 102.069 | 102.025 | 101.983 | 4.750                  | 101.736 | 101.624 | 101.516 |                             |  |  |  |
|                        |         |         |         | 4.625                       | 102.233 | 102.190 | 102.147 |                        |         |         |         |                             |  |  |  |

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

**Price Adjustments**

| Risk Based Adjustments (Terms > 15 years only) |        |            |            |            |            |            |            |            |                                      | 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     | \$60,000-\$100,000                   |                        | -0.500 |
| 640 - 659                                      | -0.500 | -1.250     | -2.750     | -3.000     | -3.250     | -2.750     | -2.750     | -2.750     | \$100,001-\$125,000                  |                        | -0.150 |
| 660 - 679                                      | 0.000  | -1.000     | -2.250     | -2.750     | -2.750     | -2.250     | -2.250     | -2.250     | Escrow Waiver (Except CA and NY)     |                        | -0.250 |
| 680 - 699                                      | 0.000  | -0.500     | -1.250     | -1.750     | -1.500     | -1.250     | -1.250     | -1.500     | Investment Property LTV ≤75          |                        | -2.125 |
| 700 - 719                                      | 0.000  | -0.500     | -1.000     | -1.250     | -1.000     | -1.000     | -1.000     | -1.500     | Investment Property LTV >75 and ≤80  |                        | -3.375 |
| 720 - 739                                      | 0.000  | -0.250     | -0.500     | -0.750     | -0.500     | -0.500     | -0.500     | -1.000     | Attached Condo >75 LTV & Term > 15yr |                        | -0.750 |
| > 740  | 0.000  | -0.250     | -0.250     | -0.500     | -0.250     | -0.250     | -0.250     | -0.750     | 2-4 Units                            |                        | -1.000 |

**Loans with Secondary Financing**

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

**Cash Out (All Terms)**

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

**LPMI Adjustments - All LPMI Products**

| >20 Yr Term         |               |         |         |         |         |         |         |         |  |
|---------------------|---------------|---------|---------|---------|---------|---------|---------|---------|--|
| Base LTV            | Credit Scores |         |         |         |         |         |         |         |  |
|                     | 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            | Credit Scores |         |         |         |         |         |         |         |  |
|                     | 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   | Adjustment |
|--|------------|
| Zone 1: NY   | -0.100     |
| Zone 2: MA   | -0.050     |
| Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA                             | 0.000      |
| Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA | 0.050      |
| Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA                                 | 0.100      |
| Zone 6: FL   | 0.100      |
| Zone 7a: TX (w/o Impounds)   | 0.125      |
| Zone 7b: TX (with Impounds)  | 0.225      |

**Wholesale Fee Buyout Option Price Adjustor**

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



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WesLend ARM High Balance

| 1733-77 5/1 LIBOR ARM High Balance |         |         |         |         | 1833-77 7/1 LIBOR ARM High Balance |         |         |         |         | 1933-77 10/1 LIBOR ARM High Balance |         |         |         |         |
|------------------------------------|---------|---------|---------|---------|------------------------------------|---------|---------|---------|---------|-------------------------------------|---------|---------|---------|---------|
| Margin 2.25                        |         |         |         |         | 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                              | 98.414  | 98.388  | 98.371  |         | 2.750                              | 98.207  | 98.181  | 98.158  |         | 3.000                               | 98.538  | 98.499  | 98.465  |         |
| 2.875                              | 98.777  | 98.746  | 98.729  |         | 2.875                              | 98.628  | 98.596  | 98.575  |         | 3.125                               | 99.003  | 98.959  | 98.926  |         |
| 3.000                              | 99.141  | 99.104  | 99.088  |         | 3.000                              | 99.047  | 99.010  | 98.990  |         | 3.250                               | 99.434  | 99.384  | 99.354  |         |
| 3.125                              | 99.506  | 99.464  | 99.448  |         | 3.125                              | 99.467  | 99.425  | 99.406  |         | 3.375                               | 99.858  | 99.803  | 99.774  |         |
| 3.250                              | 99.816  | 99.770  | 99.753  |         | 3.250                              | 99.821  | 99.773  | 99.755  |         | 3.500                               | 100.282 | 100.222 | 100.194 |         |
| 3.375                              | 100.121 | 100.069 | 100.051 |         | 3.375                              | 100.166 | 100.113 | 100.095 |         | 3.625                               | 100.707 | 100.642 | 100.616 |         |
| 3.500                              | 100.430 | 100.373 | 100.354 |         | 3.500                              | 100.513 | 100.456 | 100.437 |         | 3.750                               | 101.061 | 100.991 | 100.965 |         |
| 3.625                              | 100.741 | 100.679 | 100.659 |         | 3.625                              | 100.862 | 100.800 | 100.781 |         | 3.875                               | 101.411 | 101.335 | 101.309 |         |
| 3.750                              | 101.020 | 100.952 | 100.931 |         | 3.750                              | 101.206 | 101.138 | 101.119 |         | 4.000                               | 101.765 | 101.683 | 101.658 |         |
| 3.875                              | 101.296 | 101.224 | 101.201 |         | 3.875                              | 101.553 | 101.479 | 101.461 |         | 4.125                               | 102.119 | 102.032 | 102.007 |         |
| 4.000                              | 101.572 | 101.494 | 101.470 |         | 4.000                              | 101.904 | 101.825 | 101.806 |         | 4.250                               | 102.365 | 102.273 | 102.245 |         |
| 4.125                              | 101.849 | 101.766 | 101.740 |         | 4.125                              | 102.255 | 102.172 | 102.153 |         | 4.375                               | 102.597 | 102.500 | 102.470 |         |
| 4.250                              | 102.091 | 102.003 | 101.975 |         | 4.250                              | 102.524 | 102.435 | 102.414 |         | 4.500                               | 102.831 | 102.729 | 102.697 |         |
| 4.375                              | 102.330 | 102.236 | 102.206 |         | 4.375                              | 102.782 | 102.688 | 102.665 |         | 4.625                               | 103.068 | 102.960 | 102.926 |         |
| 4.500                              | 102.567 | 102.468 | 102.436 |         | 4.500                              | 103.041 | 102.941 | 102.917 |         | 4.750                               | 103.163 | 103.051 | 103.012 |         |
| 4.625                              | 102.805 | 102.701 | 102.666 |         | 4.625                              | 103.300 | 103.196 | 103.169 |         | 4.875                               | 103.239 | 103.121 | 103.077 | 102.960 |
| 4.750                              | 103.029 | 102.920 | 102.882 |         | 4.750                              | 103.493 | 103.383 | 103.353 | 103.244 | 5.000                               | 103.314 | 103.191 | 103.143 | 103.020 |
| 4.875                              | 103.250 | 103.135 | 103.095 |         | 4.875                              | 103.500 | 103.500 | 103.500 | 103.412 | 5.125                               |         |         |         |         |
| 5.000                              | 103.469 | 103.350 | 103.307 | 103.187 | 5.000                              |         |         |         |         | 5.250                               |         |         |         |         |
| 5.125                              | 103.500 | 103.500 | 103.500 | 103.395 | 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: 7/12/19 11:44 AM

| WesLend Jumbo             |         |         |                           |         |         |  |  |  |
|---------------------------|---------|---------|---------------------------|---------|---------|--|--|--|
| 3000-21 Jumbo 30 Yr Fixed |         |         | 3300-21 Jumbo 15 Yr Fixed |         |         |  |  |  |
| Rate                      | 30 Day  | 45 Day  | Rate                      | 30 Day  | 45 Day  |  |  |  |
| 4.000                     | 99.643  | 99.549  | 3.750                     | 99.228  | 99.103  |  |  |  |
| 4.125                     | 99.921  | 99.827  | 3.875                     | 99.763  | 99.638  |  |  |  |
| 4.250                     | 100.149 | 100.056 | 4.000                     | 99.998  | 99.873  |  |  |  |
| 4.375                     | 100.426 | 100.332 | 4.125                     | 100.243 | 100.118 |  |  |  |
| 4.500                     | 100.688 | 100.594 | 4.250                     | 100.575 | 100.450 |  |  |  |
| 4.625                     | 100.840 | 100.747 | 4.375                     | 100.887 | 100.762 |  |  |  |
| 4.750                     | 101.051 | 100.957 | 4.500                     | 101.106 | 100.981 |  |  |  |
| 4.875                     | 101.357 | 101.263 | 4.625                     |         |         |  |  |  |
| 5.000                     | 101.655 | 101.562 | 4.750                     |         |         |  |  |  |
| 5.125                     | 101.916 | 101.823 | 4.875                     |         |         |  |  |  |
| 5.250                     | 102.108 | 102.014 | 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  | 98.362  | 98.237  | 3.500  | 97.494  | 97.369  | 3.625   | 96.687 | 96.687 |
| 3.625  | 98.662  | 98.537  | 3.625  | 97.878  | 97.753  | 3.750   | 97.304 | 97.304 |
| 3.750  | 98.973  | 98.848  | 3.750  | 98.306  | 98.181  | 3.875   | 97.775 | 97.775 |
| 3.875  | 99.337  | 99.212  | 3.875  | 98.863  | 98.738  | 4.000   | 98.155 | 98.155 |
| 4.000  | 99.658  | 99.533  | 4.000  | 99.148  | 99.023  | 4.125   | 98.374 | 98.374 |
| 4.125  | 99.961  | 99.836  | 4.125  | 99.472  | 99.347  | 4.250   | 98.736 | 98.736 |
| 4.250  | 100.245 | 100.120 | 4.250  | 99.771  | 99.646  | 4.375   | 99.063 | 99.063 |
| 4.375  | 100.512 | 100.387 | 4.375  | 100.045 | 99.920  | 4.500   | 99.351 | 99.351 |
| 4.500  | 100.784 | 100.659 | 4.500  | 100.294 | 100.169 | 4.625   |        |        |
| 4.625  |         |         | 4.625  |         |         | 4.750   |        |        |
| 4.750  |         |         | 4.750  |         |         | 4.875   |        |        |
| 4.875  |         |         | 4.875  |         |         | 5.000   |        |        |
| 5.000  |         |         | 5.000  |         |         | 5.125   |        |        |
| 5.125  |         |         | 5.125  |         |         | 5.250   |        |        |
| 5.250  |         |         | 5.250  |         |         | 5.375   |        |        |
| 5.375  |         |         | 5.375  |         |         | 5.500   |        |        |
| 5.500  |         |         | 5.500  |         |         | 5.625   |        |        |
| 5.625  |         |         | 5.625  |         |         | 5.750   |        |        |
| 5.750  |         |         | 5.750  |         |         | 5.875   |        |        |
| 5.875  |         |         | 5.875  |         |         | 6.000   |        |        |

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

**Price Adjustments**  
 Max Lender Credit after Adjustments: 101.375

| Loan Level Price Adjustments                                   |        |            |            |            |            |            |            |  |
|--|--------|------------|------------|------------|------------|------------|------------|--|
|  | <=60   | 60.01 - 65 | 65.01 - 70 | 70.01 - 75 | 75.01 - 80 | 80.01 - 85 | 85.01 - 90 |  |
| Purchase Special   | 0.375  | 0.375      | 0.375      | 0.375      | 0.250      | 0.000      | 0.000      |  |
| >1.5mm-\$2.0mm   | 0.000  | 0.000      | 0.000      | 0.000      | -0.500     | -0.500     | -0.500     |  |
| >2.0mm-\$2.5mm   | 0.000  | 0.000      | 0.000      | -0.250     | -0.500     | -0.500     | -0.500     |  |
| 760+ Fico  | 0.500  | 0.375      | 0.250      | 0.000      | -0.250     | -0.375     | -0.625     |  |
| 740-759 Fico   | 0.375  | 0.250      | 0.125      | -0.125     | -0.375     | -0.750     | -0.750     |  |
| 720-739 Fico   | 0.250  | 0.125      | 0.000      | -0.500     | -1.000     | -1.000     | -1.250     |  |
| 700-719 Fico   | 0.250  | 0.000      | -0.250     | -0.750     | -1.250     | -1.500     | -1.750     |  |
| 680-699 Fico   | 0.125  | -0.125     | -0.375     | -0.750     | -1.250     | -2.250     | -2.500     |  |
| Second Home  | 0.000  | 0.000      | -0.500     | -0.500     | n/a        | n/a        | n/a        |  |
| Investment Property  | -1.000 | -1.500     | n/a        | n/a        | n/a        | n/a        | n/a        |  |
| Condo  | 0.000  | 0.000      | -0.250     | -0.250     | -0.250     | -0.250     | -0.250     |  |
| Cash Out Refi  | -0.500 | -0.500     | -0.500     | -1.500     | n/a        | n/a        | n/a        |  |
| 2-4 Units  | -0.500 | -0.500     | -0.500     | -0.500     | -0.500     | n/a        | n/a        |  |
| DTI >40  | 0.000  | 0.000      | 0.000      | -0.125     | -0.250     | -0.375     | -0.500     |  |
| <b>LTV &gt; 80% w/No MI (in addition to above adjustments)</b> |        |            |            |            |            |            |            |  |
| No MI w/760+ Fico  | n/a    | n/a        | n/a        | n/a        | n/a        | -0.375     | -1.000     |  |
| No MI w/740-759 Fico   | n/a    | n/a        | n/a        | n/a        | n/a        | -0.375     | -1.125     |  |
| No MI w/720-739 Fico   | n/a    | n/a        | n/a        | n/a        | n/a        | -0.375     | n/a        |  |