



Effective: 7/18/19 11:47 AM BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

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

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

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

Special !!!
0.25 extra YSP on High Balance
High Balance FHA
High Balance Conforming

Highlights
TBD's on Conforming, High Balance & FHA/ VA
24-48 Hr Turn Times on all stages of the loan process
Non-QM - BANK STATEMENTS Programs
From 4.5%
80% to \$2,500,000
60% to \$4,000,000
\$0 Reservis if 0x30x24 on Mortgage

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WesLend Fixed Agency - LP Only

1001-01 1101-01 FHLMC 25/30 Yr Fixed					1201-01 FHLMC 20 Yr Fixed					1301-01 FHLMC 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	101.047	100.984	100.929	100.641	3.625	101.763	101.689	101.621	101.449	3.000	100.413	100.368	100.321	100.145
3.750	101.661	101.630	101.589	101.133	3.750	102.307	102.201	102.081	101.974	3.125	100.922	100.920	100.877	100.637
3.875	102.323	102.289	102.247	101.708	3.875	102.787	102.682	102.585	102.454	3.250	101.432	101.431	101.390	101.034
4.000	102.913	102.879	102.837	102.282	4.000	103.208	103.104	103.010	102.894	3.375	101.729	101.728	101.691	101.397
4.125	103.078	103.044	103.002	102.618	4.125	103.484	103.394	103.300	103.303	3.500	102.057	102.061	102.026	101.698
4.250	103.418	103.391	103.358	102.526	4.250	103.813	103.727	103.619	103.462	3.625	102.631	102.456	102.384	101.937
4.375	103.763	103.737	103.704	103.028	4.375	104.166	104.083	103.977	103.905	3.750	102.918	102.901	102.861	102.388
4.500	104.145	104.118	104.085	103.479	4.500	104.527	104.461	104.351	104.338	3.875	103.042	103.025	102.986	102.651
4.625	104.298	104.259	104.225	103.792	4.625	104.693	104.704	104.589	104.581	4.000	103.418	103.402	103.363	102.888
4.750	104.690	104.582	104.574	103.633	4.750	104.911	104.956	104.836	104.799	4.125	103.796	103.731	103.684	103.205
4.875	105.102	104.995	104.986	104.072	4.875	105.340	105.390	105.265	105.233	4.250	104.062	104.013	103.966	103.656
5.000	105.317	105.209	105.201	104.456	5.000	105.714	105.769	105.639	105.612	4.375	104.384	104.335	104.296	104.003
5.125	105.546	105.438	105.430	104.789	5.125	106.004	106.064	105.928	105.908	4.500	104.463	104.414	104.367	104.230
5.250	105.450	105.437	105.412	104.834	5.250	105.874	105.937	105.796	105.743	4.625	104.460	104.411	104.364	103.795
5.375	105.683	105.670	105.645	105.228	5.375	106.150	106.150	106.150	106.106	4.750	104.480	104.397	104.350	104.139
5.500	105.880	105.868	105.843	105.531	5.500	106.205	106.119	106.002		4.875	104.805	104.709	104.589	104.385
5.625	105.904	105.976	105.814	105.764	5.625	106.059	106.010	105.944		5.000	104.798	104.703	104.688	104.568
5.750		105.912	105.863		5.750	106.330	106.281	106.215		5.125	104.891	104.832	104.777	102.308
5.875					5.875					5.250	104.885	104.826	104.771	102.617
6.000					6.000					5.375	103.055	102.918	102.972	102.835
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 > 15yr	-0.750
2-4 Units	-1.000
Manufactured	-0.750

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375
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The below adds also apply:

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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

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WesLend Fixed Agency Super Conforming - LP Only

1053-01 1153-01 FHLMC 25/30 Yr Fixed SC					1353-01 FHLMC 15 Yr Fixed SC				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	100.466	100.460	100.429	100.423	2.875	98.687	98.683	98.678	98.651
3.750	101.038	101.014	100.948	100.924	3.000	99.319	99.315	99.311	99.284
3.875	101.505	101.481	101.421	101.397	3.125	99.893	99.891	99.888	99.861
4.000	102.122	102.098	102.059	102.035	3.250	101.250	101.248	101.247	101.220
4.125	102.169	102.144	102.112	102.088	3.375	101.544	101.544	101.546	101.522
4.250	102.447	102.403	102.406	102.362	3.500	101.737	101.741	101.741	101.725
4.375	102.729	102.686	102.691	102.648	3.625	101.882	101.862	101.842	101.820
4.500	103.055	103.012	103.021	102.978	3.750	102.607	102.597	102.580	102.556
4.625	103.063	103.019	103.030	102.986	3.875	102.715	102.701	102.684	102.657
4.750	103.008	102.945	102.964	102.901	4.000	103.171	103.156	103.140	103.113
4.875	103.375	103.312	103.337	103.274	4.125	102.684	102.643	102.606	102.602
5.000	103.602	103.539	103.567	103.504	4.250	103.351	103.311	103.277	103.272
5.125	103.170	103.087	103.105	103.023	4.375	103.718	103.679	103.646	103.642
5.250	103.512	103.429	103.451	103.369	4.500	102.325	102.262	102.207	102.099
5.375	103.823	103.740	103.765	103.683	4.625	102.701	102.639	102.586	102.476
5.500	104.030	103.947	103.975	103.892	4.750	103.084	103.022	102.970	102.859
5.625	103.652	103.550	103.696	103.594	4.875	103.397	103.334	103.283	103.171
5.750	103.907	103.805	103.954	103.852	5.000	102.906	102.823	102.751	102.740
5.875	104.153	104.051	104.202	104.100	5.125	103.246	103.164	103.093	103.082
6.000	104.368	104.266	104.419	104.317	5.250				

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

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

Price Adjustments

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

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

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

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

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

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

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



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

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WesLend Conforming DU and LP														
1200-99					1200-99					1300-99				
1100-99					1201-99					1301-99				
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	101.047	100.984	100.929	100.641	3.625	101.763	101.689	101.621	101.449	3.000	100.413	100.368	100.321	100.145
3.750	101.661	101.630	101.589	101.133	3.750	102.307	102.201	102.081	101.974	3.125	100.922	100.920	100.877	100.637
3.875	102.323	102.289	102.247	101.708	3.875	102.787	102.682	102.585	102.454	3.250	101.432	101.431	101.390	101.034
4.000	102.913	102.879	102.837	102.282	4.000	103.208	103.104	103.010	102.894	3.375	101.729	101.728	101.691	101.397
4.125	103.078	103.044	103.002	102.618	4.125	103.484	103.394	103.300	103.303	3.500	102.057	102.061	102.026	101.698
4.250	103.418	103.391	103.358	102.526	4.250	103.813	103.727	103.619	103.462	3.625	102.631	102.456	102.384	101.937
4.375	103.763	103.737	103.704	103.028	4.375	104.166	104.083	103.977	103.905	3.750	102.918	102.901	102.861	102.388
4.500	104.145	104.118	104.085	103.479	4.500	104.527	104.461	104.351	104.338	3.875	103.042	103.025	102.986	102.651
4.625	104.298	104.259	104.225	103.792	4.625	104.693	104.704	104.589	104.581	4.000	103.418	103.402	103.363	102.888
4.750	104.690	104.582	104.574	103.633	4.750	104.911	104.956	104.836	104.799	4.125	103.796	103.731	103.684	103.205
4.875	105.102	104.995	104.986	104.072	4.875	105.340	105.390	105.265	105.233	4.250	104.062	104.013	103.966	103.656
5.000	105.317	105.209	105.201	104.456	5.000	105.714	105.769	105.639	105.612	4.375	104.384	104.335	104.296	104.003
5.125	105.546	105.438	105.430	104.789	5.125	106.004	106.064	105.928	105.908	4.500	104.463	104.414	104.367	104.200
5.250	105.450	105.437	105.412	104.834	5.250	105.874	105.937	105.796	105.743	4.625	104.460	104.411	104.364	103.795
5.375	105.683	105.670	105.645	105.228	5.375	106.150	106.150	106.150	106.106	4.750	104.480	104.397	104.350	104.139
5.500	105.880	105.868	105.843	105.531	5.500	106.205	106.119	106.002		4.875	104.805	104.709	104.589	104.385
5.625	105.904	105.976	105.814	105.764	5.625	106.059	106.010	105.944		5.000	104.798	104.703	104.688	104.568
5.750		105.912	105.863		5.750	106.330	106.281	106.215		5.125	104.891	104.832	104.777	102.308
5.875					5.875					5.250	104.885	104.826	104.771	102.617
6.000					6.000					5.375	103.055	102.918	102.972	102.835

1400-99					1008-05					1308-05				
1401-99					1007-05					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	100.841	100.840	100.799	100.677	3.625	100.161	100.068	99.989	99.991	3.250	100.516	100.467	100.433	100.384
3.375	101.151	101.150	101.113	100.969	3.750	100.652	100.592	100.508	100.483	3.375	100.883	100.830	100.800	100.747
3.500	101.491	101.495	101.460	101.235	3.875	101.222	101.167	101.078	101.058	3.500	101.189	101.130	101.106	101.048
3.625	102.056	102.022	101.994	101.570	4.000	101.790	101.741	101.646	101.632	3.625	101.435	101.370	101.352	101.287
3.750	102.367	102.350	102.310	102.080	4.125	102.121	102.076	101.977	101.968	3.750	101.890	101.820	101.807	101.738
3.875	102.496	102.479	102.440	102.325	4.250	102.029	102.018	101.913	101.876	3.875	102.158	102.084	102.076	102.001
4.000	102.933	102.917	102.878	102.567	4.375	102.525	102.520	102.410	102.378	4.000	102.400	102.320	102.317	102.238
4.125	103.449	103.433	103.401	102.888	4.500	102.971	102.970	102.855	102.829	4.125	102.724	102.638	102.641	102.555
4.250	103.563	103.547	103.514	103.230	4.625	103.278	103.283	103.163	103.142	4.250	103.179	103.088	103.096	103.006
4.375	103.940	103.906	103.902	103.466	4.750	103.122	103.160	103.035	102.983	4.375	103.531	103.436	103.448	103.353
4.500	104.078	103.942	103.910	103.669	4.875	103.555	103.599	103.468	103.422	4.500	103.763	103.662	103.680	103.580
4.625	104.193	104.177	104.144	103.755	5.000	103.934	103.983	103.847	103.806	4.625	103.334	103.228	103.251	103.145
4.750	104.258	104.151	104.184	104.078	5.125	104.262	104.316	104.175	104.139	4.750	103.683	103.572	103.600	103.489
4.875	104.477	104.365	104.403	104.292	5.250	104.340	104.397	104.251	104.184	4.875	103.934	103.818	103.851	103.735
5.000	104.658	104.542	104.584	104.468	5.375	104.729	104.791	104.639	104.578	5.000	104.121	104.000	104.038	103.918
5.125	103.358	103.254	103.133	101.764	5.500	105.026	105.094	104.937	104.881	5.125	101.868	101.741	101.785	101.658
5.250	103.341	103.238	103.117	102.070	5.625	105.254	105.326	105.164	105.114	5.250	102.182	102.050	102.099	101.967
5.375	102.498	102.365	102.424	102.292	5.750					5.375	102.405	102.268	102.322	102.185
5.500	102.705	102.567	102.631	102.494	5.875					5.500	102.584	102.443	102.501	102.360
5.625	101.996	101.852	101.922	101.779	6.000					5.625	101.862	101.714	101.779	101.631

LPMI Product Codes			
1011-99	DU 30 Yr Fixed LPMI	1020-99	LP 30 Yr Fixed LPMI
1111-99	DU 25 Yr Fixed LPMI	1120-99	LP 25 Yr Fixed LPMI
1211-99	DU 20 Yr Fixed LPMI	1220-99	LP 20 Yr Fixed LPMI
1311-99	DU 15 Yr Fixed LPMI	1320-99	LP 15 Yr Fixed LPMI

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

Price Adjustments

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

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

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

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

LPMI Adjustments - All LPMI Products								
>20 Yr Term	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							
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
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	



Lock Desk Hours 8:00 am - 4:30 pm Pacific Time
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WesLend Fixed High Balance

1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.875	101.369	101.238	101.198	100.971	4.000	101.034	100.979	100.909		3.250	100.696	100.680	100.647	
4.000	101.837	101.613	101.519	101.505	4.125	101.101	101.049	100.978		3.375	101.009	100.993	100.960	
4.125	102.162	102.004	101.904	101.896	4.250	101.335	101.280	101.206		3.500	101.325	101.309	101.276	
4.250	102.246	102.058	102.026	101.814	4.375	101.695	101.641	101.570		3.625	101.632	101.616	101.584	
4.375	102.723	102.543	102.483	102.401	4.500	102.032	101.979	101.910		3.750	101.945	101.929	101.896	
4.500	103.163	103.012	102.897	102.871	4.625	102.051	101.999	101.931		3.875	102.071	102.055	102.023	
4.625	103.466	103.377	103.257	103.236	4.750	102.023	101.981	101.897		4.000	102.336	102.320	102.287	
4.750	103.083	102.942	102.816	102.764	4.875	102.408	102.366	102.287		4.125	102.724	102.708	102.676	
4.875	103.479	103.489	103.359	103.312	5.000	102.655	102.619	102.581		4.250	102.934	102.917	102.885	
5.000	103.882	103.931	103.795	103.754	5.125	102.861	102.825	102.787		4.375	103.159	103.143	103.111	
5.125	104.183	104.237	104.096	104.061	5.250	102.845	102.808	102.770		4.500	103.216	103.200	103.167	
5.250	103.880	103.325	103.302		5.375	102.963	102.916	102.871		4.625	103.379	103.363	103.330	
5.375	104.295	103.626	103.604		5.500	103.234	103.193	103.147		4.750	102.939	102.888	102.826	
5.500	104.587	103.193	103.147		5.625	103.462	103.419	103.370		4.875	102.933	102.881	102.819	
5.625	104.810	103.419	103.370		5.750	103.451	103.407	103.358		5.000	102.927	102.874	102.813	
5.750	103.913	103.407	103.358		5.875					5.125	102.921	102.868	102.806	
					6.000					5.250	102.915	102.862	102.800	

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.481	100.464	100.432	
3.375	100.793	100.777	100.744	
3.500	101.109	101.093	101.060	
3.625	101.417	101.400	101.368	
3.750	101.730	101.713	101.681	
3.875	101.856	101.840	101.807	
4.000	102.120	102.104	102.071	
4.125	102.509	102.493	102.460	
4.250	102.718	102.702	102.669	
4.375	102.944	102.928	102.895	
4.500	103.000	102.984	102.952	
4.625	103.163	103.147	103.114	
4.750	102.507	102.474	102.434	
4.875				
5.000				
5.125				
5.250				

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

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

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

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

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

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

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

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



Lock Desk Hours 8:00 am - 4:30 pm Pacific Time
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8000-99 8100-99					6000-99 6100-99					FHA/VA 25/30 Yr Fixed					8200-99 6200-99					FHA/VA 20 Yr Fixed					8300-99 6300-99					FHA/VA 15 Yr Fixed																																																																															
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																																																																																
3.250	101.942	101.260	101.197	101.136	3.375	101.839	101.740	101.672	101.606	3.500	101.978	101.673	101.650	101.591	3.625	102.388	102.010	101.992	101.927	3.750	102.716	102.645	102.633	102.563	3.875	103.063	102.970	102.963	102.888	4.000	103.439	103.282	103.280	103.200	4.125	103.679	103.593	103.596	103.511	4.250	103.984	103.893	103.901	103.811	4.375	104.098	104.001	104.015	103.919	4.500	104.388	104.287	104.305	104.204	4.625	104.223	104.178	104.148		4.750	103.113	103.067	103.037		4.875	103.481	103.435	103.405		5.000	103.845	103.799	103.770		5.125	104.205	104.160	104.130		5.250	103.124	103.078	103.048		5.375	103.484	103.439	103.409		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	101.839	101.740	101.672	101.606					
3.500	102.275	102.182	102.108	102.038					
3.625	102.723	102.634	102.556	102.480					
3.750	103.137	103.054	102.970	102.889					
3.875	103.065	103.021	102.932	102.845					
4.000	103.411	103.372	103.277	103.186					
4.125	103.900	103.811	103.741	103.589					
4.250	104.210	104.181	104.076	103.975					
4.375	103.490	103.451	103.420	103.233					
4.500	103.982	103.936	103.911	103.525					
4.625	104.457	104.411	104.386	103.932					
4.750	104.532	104.590	104.464	104.342					
4.875	104.037	103.991	103.967	103.628					
5.000	104.341	104.295	104.271	103.892					
5.125	104.812	104.766	104.742						
5.250	103.951	103.905	103.881						
5.375	104.199	104.153	104.129						
5.500	104.692	104.646	104.622						
5.625	104.934	104.888	104.864						
5.750									

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

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

Price Adjustments

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

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

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

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

*Adjustments to Total loan amount

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



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

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WesLend Government High Balance										
8033-99 6033-99 FHA/VA 30 Yr Fixed High Balance					8333-99 6333-99 FHA/VA 15 Yr Fixed High Balance					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.500	101.550	101.246	101.172		3.375	100.704	100.687	100.669		
3.625	101.934	101.778	101.705		3.500	101.128	101.111	101.094		
3.750	102.439	102.283	102.209		3.625	101.543	101.526	101.508		
3.875	102.176	102.132	102.043		3.750	101.957	101.940	101.923		
4.000	102.731	102.410	102.326		3.875	101.965	101.947	101.930		
4.125	102.960	102.660	102.591		4.000	102.393	102.376	102.358		
4.250	103.108	102.962	102.893		4.125	102.801	102.784	102.767		
4.375	103.028	102.491	102.443		4.250	103.117	103.100	103.082		
4.500	103.058	102.887	102.839		4.375	101.653	101.636	101.619		
4.625	103.442	103.215	103.167		4.500	102.019	102.002	101.985		
4.750	103.622	103.531	103.483		4.625	102.389	102.372	102.354		
4.875	103.171	102.849	102.814		4.750	102.731	102.714	102.696		
5.000	103.256	103.161	103.126		4.875					
5.125	103.525	103.465	103.431		5.000					
5.250	103.844	103.785	103.750		5.125					
5.375	103.112	102.999	102.923		5.250					
5.500	103.112	103.207	103.050		5.375					
5.625	103.110	103.064	100.913		5.500					
5.750					5.625					
5.875					5.750					

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

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

Price Adjustments

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

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

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

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

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WesLend Government ARM

8700-99 FHA 5/1 ARM				6700-99 VA 5/1 ARM			
Margin 2.000	Caps 1/1!	Index: 1 year CMT		Margin 2.000	Caps 1/1/5	Index: 1 year CMT	
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.000	99.322	99.259	99.197	3.000	99.322	99.259	99.197
3.125	99.697	99.634	99.572	3.125	99.697	99.634	99.572
3.250	100.082	100.019	99.957	3.250	100.082	100.019	99.957
3.375	100.468	100.405	100.343	3.375	100.468	100.405	100.343
3.500	100.855	100.792	100.730	3.500	100.855	100.792	100.730
3.625	101.242	101.179	101.117	3.625	101.242	101.179	101.117
3.750	101.640	101.577	101.515	3.750	101.640	101.577	101.515
3.875	101.352	101.289	101.227	3.875	101.352	101.289	101.227
4.000	101.739	101.676	101.614	4.000	101.739	101.676	101.614
4.125	102.126	102.063	102.001	4.125	102.126	102.063	102.001
4.250	102.524	102.461	102.399	4.250	102.524	102.461	102.399
4.375	101.977	101.914	101.852	4.375	101.977	101.914	101.852
4.500	102.373	102.310	102.248	4.500	102.373	102.310	102.248
4.625	102.759	102.696	102.634	4.625	102.759	102.696	102.634
4.750	103.147	103.084	103.022	4.750	103.147	103.084	103.022
4.875				4.875			
5.000				5.000			
5.125				5.125			
5.250				5.250			
5.375				5.375			

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

FHA LTV/FICO

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

VA LTV/FICO

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

Loan Amount

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

State Adjustments

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

*Adjustments to Total loan amount

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

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HomeReady

1021-00 1024-00 Home Ready 30 Yr Fixed					1221-00 1224-00 Home Ready 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	99.602	99.594	99.586		3.875	101.336	101.328	101.320	
3.750	100.190	100.182	100.175		4.000	101.746	101.738	101.730	
3.875	100.696	100.688	100.680		4.125	102.005	101.997	101.989	
4.000	101.318	101.310	101.302		4.250	102.444	102.436	102.428	
4.125	101.377	101.369	101.361		4.375	102.814	102.806	102.798	
4.250	101.860	101.852	101.844		4.500	103.159	103.151	103.143	
4.375	102.225	102.217	102.209		4.625	103.147	103.139	103.131	
4.500	102.599	102.591	102.583		4.750	103.665	103.657	103.650	
4.625	102.699	102.692	102.684		4.875	104.018	104.010	104.002	
4.750	103.142	103.134	103.126		5.000	104.214	104.206	104.199	
4.875	103.556	103.548	103.540		5.125	104.344	104.336	104.329	
5.000	103.772	103.764	103.756		5.250	104.458	104.450	104.442	
5.125	104.033	104.026	104.018		5.375				
5.250					5.500				
5.375					5.625				
5.500					5.750				
5.625					5.875				
5.750					6.000				
5.875					6.125				
6.000					6.250				

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

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

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

LPMI Adjustments - HomeReady

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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

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HomePossible						
	1022-00	Home Possible 30 Yr Fixed				
	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
		3.625	101.028	101.022	100.991	100.985
		3.750	101.601	101.577	101.511	101.487
		3.875	102.068	102.044	101.984	101.960
		4.000	102.684	102.660	102.621	102.597
		4.125	102.731	102.706	102.674	102.650
		4.250	103.004	102.960	102.963	102.919
		4.375	103.286	103.243	103.248	103.205
		4.500	103.612	103.569	103.578	103.535
		4.625	103.621	103.577	103.588	103.544
		4.750	103.841	103.778	103.797	103.734
		4.875	104.208	104.145	104.170	104.107
		5.000	104.435	104.372	104.400	104.337
		5.125	104.569	104.486	104.504	104.422
		5.250	104.911	104.828	104.850	104.768
		5.375	105.222	105.139	105.164	105.082
		5.500	105.429	105.346	105.374	105.291
		5.625	105.754	105.652	105.798	105.696
		5.750	106.008	105.906	106.055	105.953
		5.875	106.255	106.153	106.304	106.202
		6.000	106.470	106.368	106.521	106.419

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

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

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

Price Adjustments

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

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

Loans with Secondary Financing	
All Loans with Subordinate Financing	-0.500

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

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

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

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WesLend ARM																							
1700-77 Margin 2.25				5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25				7/1 LIBOR ARM Caps 5/2/5				1900-77 Margin 2.25				10/1 LIBOR ARM Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	98.483	98.457	98.438	2.750	98.470	98.444	98.420	3.000	98.777	98.738	98.703												
2.875	98.841	98.810	98.791	2.875	98.914	98.883	98.861	3.125	99.257	99.212	99.180												
3.000	99.201	99.164	99.146	3.000	99.359	99.322	99.302	3.250	99.694	99.644	99.614												
3.125	99.560	99.518	99.500	3.125	99.801	99.759	99.741	3.375	100.124	100.069	100.040												
3.250	99.897	99.850	99.831	3.250	100.210	100.162	100.145	3.500	100.554	100.493	100.466												
3.375	100.232	100.180	100.161	3.375	100.613	100.561	100.545	3.625	100.984	100.918	100.892												
3.500	100.568	100.511	100.492	3.500	101.019	100.961	100.946	3.750	101.295	101.224	101.197												
3.625	100.907	100.844	100.824	3.625	101.425	101.362	101.348	3.875	101.595	101.519	101.491												
3.750	101.177	101.114	101.088	3.750	101.716	101.648	101.633	4.000	101.898	101.817	101.789												
3.875	101.442	101.369	101.346	3.875	101.997	101.923	101.907	4.125	102.200	102.113	102.084												
4.000	101.708	101.630	101.605	4.000	102.281	102.202	102.184	4.250	102.083	102.040	101.997												
4.125	101.973	101.890	101.863	4.125	102.563	102.480	102.461	4.375	102.320	102.277	102.234												
4.250	102.043	102.000	101.957	4.250	102.071	102.029	101.986	4.500	102.487	102.445	102.402												
4.375	102.232	102.189	102.146	4.375	102.236	102.194	102.151	4.625	100.246	102.594	102.551												
4.500	102.401	102.358	102.315	4.500	102.407	102.364	102.321	4.750	100.433	100.322	100.214												
				4.625	100.200	102.536	102.493																

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$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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WesLend ARM High Balance

1733-77 5/1 LIBOR ARM High Balance				1833-77 7/1 LIBOR ARM High Balance				1933-77 10/1 LIBOR ARM High Balance			
Margin 2.25 Caps 2/2/5				Margin 2.25 Caps 5/2/5				Margin 2.25 Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	98.631	98.605	98.586	2.750	98.486	98.459	98.436	3.000	98.852	98.813	98.778
2.875	98.984	98.953	98.934	2.875	98.926	98.894	98.873	3.125	99.327	99.282	99.250
3.000	99.338	99.302	99.283	3.000	99.366	99.329	99.309	3.250	99.760	99.710	99.679
3.125	99.693	99.652	99.633	3.125	99.805	99.763	99.744	3.375	100.184	100.129	100.100
3.250	100.029	99.983	99.964	3.250	100.211	100.164	100.147	3.500	100.610	100.549	100.522
3.375	100.364	100.312	100.293	3.375	100.614	100.561	100.545	3.625	101.035	100.970	100.944
3.500	100.703	100.646	100.627	3.500	101.018	100.960	100.945	3.750	101.343	101.273	101.246
3.625	101.045	100.982	100.962	3.625	101.425	101.362	101.348	3.875	101.641	101.565	101.537
3.750	101.317	101.250	101.229	3.750	101.716	101.648	101.633	4.000	101.942	101.861	101.833
3.875	101.584	101.511	101.488	3.875	101.996	101.922	101.906	4.125	102.244	102.157	102.128
4.000	101.849	101.772	101.747	4.000	102.280	102.201	102.183	4.250	102.492	102.400	102.369
4.125	102.116	102.033	102.006	4.125	102.564	102.480	102.461	4.375	102.734	102.637	102.604
4.250	102.355	102.267	102.238	4.250	102.815	102.726	102.705	4.500	102.978	102.876	102.841
4.375	102.591	102.498	102.466	4.375	103.062	102.968	102.945	4.625	103.225	103.117	103.081
4.500	102.826	102.727	102.694	4.500	103.310	103.210	103.185	4.750	103.377	103.265	103.224
4.625	103.062	102.958	102.922	4.625	103.500	103.454	103.427	4.875	103.500	103.399	103.355
4.750	103.269	103.160	103.121	4.750	103.500	103.500	103.500	5.000	103.500	103.500	103.485
4.875	103.472	103.358	103.316	4.875				5.125			
5.000	103.500	103.500	103.500	5.000				5.250			
5.125			103.390	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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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	99.894	99.800	3.750	99.642	99.517
4.125	100.143	100.050	3.875	100.159	100.034
4.250	100.350	100.256	4.000	100.374	100.249
4.375	100.604	100.510	4.125	100.602	100.477
4.500	100.854	100.760	4.250	100.918	100.793
4.625	100.979	100.885	4.375	101.216	101.091
4.750	101.172	101.078	4.500	101.421	101.296
4.875	101.461	101.367	4.625		
5.000	101.746	101.652	4.750		
5.125	101.995	101.901	4.875		
5.250	102.177	102.083	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	98.558	98.433	3.500	97.745	97.620	3.625	97.146	97.021
3.625	98.856	98.731	3.625	98.120	97.995	3.750	97.749	97.624
3.750	99.159	99.034	3.750	98.542	98.417	3.875	98.205	98.080
3.875	99.521	99.396	3.875	99.097	98.972	4.000	98.571	98.446
4.000	99.840	99.715	4.000	99.377	99.252	4.125	98.777	98.652
4.125	100.140	100.015	4.125	99.696	99.571	4.250	99.126	99.001
4.250	100.422	100.297	4.250	99.990	99.865	4.375	99.439	99.314
4.375	100.687	100.562	4.375	100.260	100.135	4.500	99.715	99.590
4.500	100.957	100.832	4.500	100.505	100.380	4.625		
4.625			4.625			4.750		
4.750			4.750			4.875		
4.875			4.875			5.000		
5.000			5.000			5.125		
5.125			5.125			5.250		
5.250			5.250			5.375		
5.375			5.375			5.500		
5.500			5.500			5.625		
5.625			5.625			5.750		
5.750			5.750			5.875		
5.875			5.875			6.000		

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Max Lender Credit after Adjustments: 101.375

Loan Level Price Adjustments

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