



Effective: 7/19/19 12:14 PM 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 | \$125-150 | \$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          |

- 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. Reroll 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<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                                   | 101.174 | 101.112 | 101.055 | 100.965 | 3.625                     | 101.895 | 101.794 | 101.705 | 101.614 | 3.000                     | 100.585 | 100.540 | 100.492 | 100.303 |
| 3.750                                   | 101.780 | 101.749 | 101.708 | 101.264 | 3.750                     | 102.412 | 102.313 | 102.218 | 102.134 | 3.125                     | 101.082 | 101.037 | 100.998 | 100.792 |
| 3.875                                   | 102.461 | 102.426 | 102.384 | 101.834 | 3.875                     | 102.887 | 102.791 | 102.698 | 102.610 | 3.250                     | 101.554 | 101.514 | 101.510 | 101.187 |
| 4.000                                   | 103.023 | 102.988 | 102.946 | 102.400 | 4.000                     | 103.302 | 103.211 | 103.121 | 103.045 | 3.375                     | 101.851 | 101.811 | 101.810 | 101.547 |
| 4.125                                   | 103.207 | 103.172 | 103.130 | 102.734 | 4.125                     | 103.581 | 103.543 | 103.449 | 103.450 | 3.500                     | 102.179 | 102.140 | 102.148 | 101.844 |
| 4.250                                   | 103.576 | 103.549 | 103.516 | 102.686 | 4.250                     | 103.933 | 103.862 | 103.754 | 103.654 | 3.625                     | 102.785 | 102.610 | 102.528 | 102.043 |
| 4.375                                   | 103.917 | 103.890 | 103.857 | 103.186 | 4.375                     | 104.279 | 104.219 | 104.114 | 104.094 | 3.750                     | 103.040 | 102.990 | 102.969 | 102.489 |
| 4.500                                   | 104.297 | 104.270 | 104.236 | 103.634 | 4.500                     | 104.642 | 104.648 | 104.538 | 104.523 | 3.875                     | 103.165 | 103.114 | 103.091 | 102.755 |
| 4.625                                   | 104.434 | 104.407 | 104.374 | 103.944 | 4.625                     | 104.878 | 104.890 | 104.774 | 104.765 | 4.000                     | 103.492 | 103.443 | 103.420 | 102.989 |
| 4.750                                   | 104.837 | 104.729 | 104.720 | 103.811 | 4.750                     | 105.089 | 105.134 | 105.013 | 104.975 | 4.125                     | 103.954 | 103.870 | 103.815 | 103.342 |
| 4.875                                   | 105.242 | 105.134 | 105.126 | 104.248 | 4.875                     | 105.516 | 105.567 | 105.441 | 105.409 | 4.250                     | 104.220 | 104.164 | 104.109 | 103.788 |
| 5.000                                   | 105.455 | 105.347 | 105.339 | 104.630 | 5.000                     | 105.887 | 105.943 | 105.812 | 105.785 | 4.375                     | 104.535 | 104.489 | 104.434 | 104.133 |
| 5.125                                   | 105.684 | 105.576 | 105.568 | 104.961 | 5.125                     | 106.174 | 106.235 | 106.099 | 106.078 | 4.500                     | 104.608 | 104.561 | 104.506 | 104.361 |
| 5.250                                   | 105.642 | 105.631 | 105.614 | 104.998 | 5.250                     | 106.037 | 106.101 | 105.959 | 105.905 | 4.625                     | 104.599 | 104.553 | 104.497 | 103.948 |
| 5.375                                   | 105.874 | 105.863 | 105.846 | 105.390 | 5.375                     | 106.250 | 106.250 | 106.250 | 106.250 | 4.750                     | 104.625 | 104.554 | 104.498 | 104.289 |
| 5.500                                   | 106.071 | 106.060 | 106.043 | 105.692 | 5.500                     | 106.383 | 106.303 | 106.185 |         | 4.875                     | 104.947 | 104.783 | 104.648 | 104.534 |
| 5.625                                   | 106.064 | 106.137 | 105.974 | 105.923 | 5.625                     | 106.228 | 106.174 | 106.106 |         | 5.000                     | 104.941 | 104.828 | 104.834 | 104.715 |
| 5.750                                   |         | 106.081 | 106.030 |         | 5.750                     | 106.501 | 106.446 | 106.379 |         | 5.125                     | 105.065 | 105.018 | 104.963 | 102.427 |
| 5.875                                   |         |         |         |         | 5.875                     |         |         |         |         | 5.250                     | 105.065 | 105.023 | 104.961 | 102.735 |
| 6.000                                   |         |         |         |         | 6.000                     |         |         |         |         | 5.375                     | 103.139 | 103.004 | 103.087 | 102.953 |
| 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 |         |         |         |         |         |         |  |
|                                      | 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                                      | 100.515 | 100.509 | 100.431 | 100.425 | 2.875                        | 98.735  | 98.732  | 98.670  | 98.668  |
| 3.750                                      | 101.050 | 101.025 | 100.974 | 100.949 | 3.000                        | 99.365  | 99.362  | 99.303  | 99.299  |
| 3.875                                      | 101.511 | 101.487 | 101.443 | 101.419 | 3.125                        | 99.939  | 99.937  | 99.880  | 99.876  |
| 4.000                                      | 102.121 | 102.097 | 102.075 | 102.051 | 3.250                        | 101.293 | 101.293 | 101.237 | 101.233 |
| 4.125                                      | 102.173 | 102.149 | 102.131 | 102.107 | 3.375                        | 101.588 | 101.591 | 101.535 | 101.534 |
| 4.250                                      | 102.489 | 102.445 | 102.446 | 102.403 | 3.500                        | 101.780 | 101.784 | 101.729 | 101.737 |
| 4.375                                      | 102.770 | 102.726 | 102.729 | 102.685 | 3.625                        | 101.929 | 101.909 | 101.871 | 101.850 |
| 4.500                                      | 103.093 | 103.049 | 103.055 | 103.012 | 3.750                        | 102.654 | 102.641 | 102.606 | 102.586 |
| 4.625                                      | 103.099 | 103.056 | 103.063 | 103.020 | 3.875                        | 102.762 | 102.745 | 102.710 | 102.687 |
| 4.750                                      | 103.083 | 103.020 | 103.035 | 102.972 | 4.000                        | 103.214 | 103.199 | 103.165 | 103.142 |
| 4.875                                      | 103.447 | 103.384 | 103.404 | 103.342 | 4.125                        | 102.746 | 102.704 | 102.688 | 102.645 |
| 5.000                                      | 103.675 | 103.612 | 103.635 | 103.572 | 4.250                        | 103.410 | 103.371 | 103.356 | 103.314 |
| 5.125                                      | 103.233 | 103.151 | 103.179 | 103.096 | 4.375                        | 103.777 | 103.738 | 103.725 | 103.682 |
| 5.250                                      | 103.573 | 103.491 | 103.523 | 103.440 | 4.500                        | 102.404 | 102.341 | 102.204 | 102.142 |
| 5.375                                      | 103.882 | 103.799 | 103.835 | 103.752 | 4.625                        | 102.779 | 102.717 | 102.582 | 102.519 |
| 5.500                                      | 104.090 | 104.007 | 104.045 | 103.963 | 4.750                        | 103.161 | 103.099 | 102.964 | 102.900 |
| 5.625                                      | 103.777 | 103.675 | 103.753 | 103.651 | 4.875                        | 103.469 | 103.410 | 103.276 | 103.211 |
| 5.750                                      | 104.032 | 103.930 | 104.010 | 103.908 | 5.000                        | 102.986 | 102.902 | 102.895 | 102.813 |
| 5.875                                      | 104.276 | 104.174 | 104.256 | 104.155 | 5.125                        | 103.324 | 103.242 | 103.237 | 103.155 |
| 6.000                                      | 104.493 | 104.391 | 104.475 | 104.373 | 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<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                        | 101.174 | 101.112 | 101.055 | 100.965 | 3.625                    | 101.895 | 101.794 | 101.705 | 101.614 | 3.000                    | 100.585 | 100.540 | 100.492 | 100.303 |
| 3.750                        | 101.780 | 101.749 | 101.708 | 101.264 | 3.750                    | 102.412 | 102.313 | 102.218 | 102.134 | 3.125                    | 101.082 | 101.037 | 100.998 | 100.792 |
| 3.875                        | 102.461 | 102.426 | 102.384 | 101.834 | 3.875                    | 102.887 | 102.791 | 102.698 | 102.610 | 3.250                    | 101.554 | 101.514 | 101.510 | 101.187 |
| 4.000                        | 103.023 | 102.988 | 102.946 | 102.400 | 4.000                    | 103.302 | 103.211 | 103.121 | 103.045 | 3.375                    | 101.851 | 101.811 | 101.810 | 101.547 |
| 4.125                        | 103.207 | 103.172 | 103.130 | 102.734 | 4.125                    | 103.581 | 103.543 | 103.449 | 103.450 | 3.500                    | 102.179 | 102.140 | 102.148 | 101.844 |
| 4.250                        | 103.576 | 103.549 | 103.516 | 102.686 | 4.250                    | 103.933 | 103.862 | 103.754 | 103.654 | 3.625                    | 102.785 | 102.610 | 102.528 | 102.043 |
| 4.375                        | 103.917 | 103.890 | 103.857 | 103.186 | 4.375                    | 104.279 | 104.219 | 104.114 | 104.094 | 3.750                    | 103.040 | 102.990 | 102.969 | 102.489 |
| 4.500                        | 104.297 | 104.270 | 104.236 | 103.634 | 4.500                    | 104.642 | 104.648 | 104.538 | 104.523 | 3.875                    | 103.165 | 103.114 | 103.091 | 102.755 |
| 4.625                        | 104.434 | 104.407 | 104.374 | 103.944 | 4.625                    | 104.878 | 104.890 | 104.774 | 104.765 | 4.000                    | 103.492 | 103.443 | 103.420 | 102.989 |
| 4.750                        | 104.837 | 104.729 | 104.720 | 103.811 | 4.750                    | 105.089 | 105.134 | 105.013 | 104.975 | 4.125                    | 103.954 | 103.870 | 103.815 | 103.342 |
| 4.875                        | 105.242 | 105.134 | 105.126 | 104.248 | 4.875                    | 105.516 | 105.567 | 105.441 | 105.409 | 4.250                    | 104.220 | 104.164 | 104.109 | 103.788 |
| 5.000                        | 105.455 | 105.347 | 105.339 | 104.630 | 5.000                    | 105.887 | 105.943 | 105.812 | 105.785 | 4.375                    | 104.535 | 104.489 | 104.434 | 104.133 |
| 5.125                        | 105.684 | 105.576 | 105.568 | 104.961 | 5.125                    | 106.174 | 106.235 | 106.099 | 106.078 | 4.500                    | 104.608 | 104.561 | 104.506 | 104.316 |
| 5.250                        | 105.642 | 105.631 | 105.614 | 104.998 | 5.250                    | 106.037 | 106.101 | 105.959 | 105.905 | 4.625                    | 104.599 | 104.553 | 104.497 | 103.948 |
| 5.375                        | 105.874 | 105.863 | 105.846 | 105.390 | 5.375                    | 106.250 | 106.250 | 106.250 | 106.250 | 4.750                    | 104.625 | 104.554 | 104.498 | 104.289 |
| 5.500                        | 106.071 | 106.060 | 106.043 | 105.692 | 5.500                    | 106.383 | 106.303 | 106.185 |         | 4.875                    | 104.947 | 104.783 | 104.648 | 104.534 |
| 5.625                        | 106.064 | 106.137 | 105.974 | 105.923 | 5.625                    | 106.228 | 106.174 | 106.106 |         | 5.000                    | 104.941 | 104.828 | 104.834 | 104.715 |
| 5.750                        |         | 106.081 | 106.030 |         | 5.750                    | 106.501 | 106.446 | 106.379 |         | 5.125                    | 105.065 | 105.018 | 104.963 | 102.427 |
| 5.875                        |         |         |         |         | 5.875                    |         |         |         |         | 5.250                    | 105.065 | 105.023 | 104.961 | 102.735 |
| 6.000                        |         |         |         |         | 6.000                    |         |         |         |         | 5.375                    | 103.139 | 103.004 | 103.087 | 102.953 |

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

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

**Price Adjustments**

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

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

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

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

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

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

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



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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                          | 101.382 | 101.251 | 101.210 | 100.997 | 4.000                       | 100.988 | 100.950 | 100.883 |        | 3.250                       | 100.748 | 100.732 | 100.697 |        |
| 4.000                          | 101.833 | 101.639 | 101.544 | 101.528 | 4.125                       | 101.059 | 101.021 | 100.958 |        | 3.375                       | 101.058 | 101.042 | 101.007 |        |
| 4.125                          | 102.157 | 102.024 | 101.924 | 101.914 | 4.250                       | 101.330 | 101.292 | 101.220 |        | 3.500                       | 101.372 | 101.356 | 101.321 |        |
| 4.250                          | 102.265 | 102.090 | 102.057 | 101.874 | 4.375                       | 101.685 | 101.647 | 101.580 |        | 3.625                       | 101.677 | 101.660 | 101.626 |        |
| 4.375                          | 102.715 | 102.605 | 102.511 | 102.461 | 4.500                       | 102.017 | 101.979 | 101.919 |        | 3.750                       | 101.987 | 101.971 | 101.936 |        |
| 4.500                          | 103.153 | 103.073 | 102.957 | 102.929 | 4.625                       | 102.037 | 101.999 | 101.939 |        | 3.875                       | 102.121 | 102.104 | 102.070 |        |
| 4.625                          | 103.453 | 103.435 | 103.314 | 103.292 | 4.750                       | 102.004 | 101.966 | 101.885 |        | 4.000                       | 102.382 | 102.366 | 102.332 |        |
| 4.750                          | 103.122 | 103.021 | 102.895 | 102.842 | 4.875                       | 102.372 | 102.334 | 102.300 |        | 4.125                       | 102.759 | 102.743 | 102.709 |        |
| 4.875                          | 103.548 | 103.569 | 103.438 | 103.390 | 5.000                       | 102.696 | 102.660 | 102.627 |        | 4.250                       | 102.973 | 102.957 | 102.923 |        |
| 5.000                          | 103.960 | 104.009 | 103.873 | 103.831 | 5.125                       | 102.896 | 102.861 | 102.827 |        | 4.375                       | 103.199 | 103.183 | 103.148 |        |
| 5.125                          | 104.259 | 104.314 | 104.172 | 104.136 | 5.250                       | 102.879 | 102.843 | 102.809 |        | 4.500                       | 103.253 | 103.237 | 103.202 |        |
| 5.250                          | 103.983 | 103.282 | 103.266 |         | 5.375                       | 103.033 | 102.993 | 102.950 |        | 4.625                       | 103.414 | 103.397 | 103.363 |        |
| 5.375                          | 104.413 | 103.716 | 103.700 |         | 5.500                       | 103.308 | 103.269 | 103.226 |        | 4.750                       | 102.984 | 102.935 | 102.865 |        |
| 5.500                          | 104.704 | 103.269 | 103.226 |         | 5.625                       | 103.526 | 103.478 | 103.427 |        | 4.875                       | 102.977 | 102.929 | 102.858 |        |
| 5.625                          | 104.925 | 103.478 | 103.427 |         | 5.750                       | 103.515 | 103.467 | 103.416 |        | 5.000                       | 102.972 | 102.924 | 102.853 |        |
| 5.750                          | 104.054 | 103.467 | 103.416 |         | 5.875                       |         |         |         |        | 5.125                       | 102.966 | 102.918 | 102.847 |        |
|                                |         |         |         |         | 6.000                       |         |         |         |        | 5.250                       | 102.961 | 102.913 | 102.842 |        |

| 1433-99<br>1453-99          |         |         |         |        |
|-----------------------------|---------|---------|---------|--------|
| Conventional 10 Yr Fixed HB |         |         |         |        |
| Rate                        | 15 Day  | 30 Day  | 45 Day  | 60 Day |
| 3.250                       | 100.532 | 100.516 | 100.481 |        |
| 3.375                       | 100.842 | 100.826 | 100.792 |        |
| 3.500                       | 101.157 | 101.140 | 101.106 |        |
| 3.625                       | 101.461 | 101.445 | 101.410 |        |
| 3.750                       | 101.771 | 101.755 | 101.721 |        |
| 3.875                       | 101.905 | 101.889 | 101.854 |        |
| 4.000                       | 102.167 | 102.151 | 102.116 |        |
| 4.125                       | 102.544 | 102.528 | 102.493 |        |
| 4.250                       | 102.758 | 102.742 | 102.707 |        |
| 4.375                       | 102.983 | 102.967 | 102.932 |        |
| 4.500                       | 103.038 | 103.021 | 102.987 |        |
| 4.625                       | 103.198 | 103.182 | 103.147 |        |
| 4.750                       | 102.574 | 102.557 | 102.523 |        |
| 4.875                       |         |         |         |        |
| 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                          |           |         |         |         |         |         |         |         |
| 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                                  | -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 |         | 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             |  |  |  |
| 3.250              | 102.056 | 101.287               | 101.224 | 101.162 | 3.375 | 101.927            | 101.808 | 101.707            | 101.632 | 3.500 | 102.025 | 101.715            | 101.660 | 101.601            |  |  |  |
| 3.375              | 102.637 | 102.487               | 101.712 | 101.632 | 3.500 | 102.362            | 102.207 | 102.132            | 102.062 | 3.625 | 102.435 | 102.048            | 101.998 | 101.934            |  |  |  |
| 3.500              | 103.239 | 102.867               | 102.254 | 102.062 | 3.625 | 102.803            | 102.653 | 102.573            | 102.499 | 3.750 | 102.758 | 102.687            | 102.675 | 102.604            |  |  |  |
| 3.625              | 103.763 | 102.888               | 102.775 | 102.499 | 3.750 | 103.212            | 103.067 | 102.982            | 102.903 | 3.875 | 103.094 | 103.011            | 103.004 | 102.929            |  |  |  |
| 3.750              | 103.569 | 103.443               | 103.383 | 102.903 | 3.875 | 103.150            | 103.094 | 103.010            | 102.868 | 4.000 | 103.402 | 103.322            | 103.319 | 103.240            |  |  |  |
| 3.875              | 103.951 | 103.599               | 103.054 | 102.868 | 4.000 | 103.494            | 103.394 | 103.299            | 103.208 | 4.125 | 103.716 | 103.631            | 103.633 | 103.549            |  |  |  |
| 4.000              | 104.490 | 104.113               | 103.450 | 103.208 | 4.125 | 103.938            | 103.831 | 103.760            | 103.607 | 4.250 | 104.018 | 103.929            | 103.935 | 103.847            |  |  |  |
| 4.125              | 104.945 | 104.298               | 103.760 | 103.607 | 4.250 | 104.286            | 104.196 | 104.091            | 103.991 | 4.375 | 104.153 | 104.056            | 104.070 | 103.974            |  |  |  |
| 4.250              | 104.484 | 104.302               | 104.094 | 103.991 | 4.375 | 103.529            | 103.486 | 103.451            | 103.256 | 4.500 | 104.442 | 104.341            | 104.359 | 104.259            |  |  |  |
| 4.375              | 104.616 | 104.303               | 103.451 | 103.256 | 4.500 | 104.023            | 103.980 | 103.945            | 103.547 | 4.625 | 104.265 | 104.222            | 104.178 |                    |  |  |  |
| 4.500              | 105.107 | 104.641               | 103.945 | 103.547 | 4.625 | 104.511            | 104.468 | 104.433            | 103.952 | 4.750 | 103.158 | 103.115            | 103.071 |                    |  |  |  |
| 4.625              | 105.532 | 104.853               | 104.433 | 103.952 | 4.750 | 104.611            | 104.608 | 104.481            | 104.360 | 4.875 | 103.526 | 103.483            | 103.438 |                    |  |  |  |
| 4.750              | 104.800 | 104.905               | 104.481 | 104.360 | 4.875 | 104.102            | 104.059 | 104.035            | 103.572 | 5.000 | 103.889 | 103.846            | 103.802 |                    |  |  |  |
| 4.875              | 105.106 | 104.907               | 104.035 | 103.572 | 5.000 | 104.422            | 104.379 | 104.355            | 103.836 | 5.125 | 104.250 | 104.207            | 104.163 |                    |  |  |  |
| 5.000              | 105.410 | 105.161               | 104.355 | 103.836 | 5.125 | 104.892            | 104.849 | 104.825            |         | 5.250 | 103.168 | 103.125            | 103.081 |                    |  |  |  |
| 5.125              | 105.025 | 105.169               | 104.825 |         | 5.250 | 104.066            | 104.023 | 103.999            |         | 5.375 | 103.528 | 103.485            | 103.441 |                    |  |  |  |
| 5.250              | 105.144 | 105.138               | 104.658 |         | 5.375 | 104.322            | 104.279 | 104.255            |         | 5.500 |         |                    |         |                    |  |  |  |
| 5.375              | 104.500 | 104.279               | 104.255 |         | 5.500 | 104.825            | 104.782 | 104.758            |         | 5.625 |         |                    |         |                    |  |  |  |
| 5.500              | 104.825 | 104.782               | 104.758 |         | 5.625 | 105.079            | 105.036 | 105.012            |         | 5.750 |         |                    |         |                    |  |  |  |
| 5.625              | 105.079 | 105.036               | 105.012 |         | 5.750 |                    |         |                    |         | 5.875 |         |                    |         |                    |  |  |  |

| 7000-99 USDA 30 Yr Fixed |         |         |         |         |  |
|--------------------------|---------|---------|---------|---------|--|
| Rate                     | 15 Day  | 30 Day  | 45 Day  | 60 Day  |  |
| 3.375                    | 101.927 | 101.767 | 101.698 | 101.632 |  |
| 3.500                    | 102.362 | 102.207 | 102.132 | 102.062 |  |
| 3.625                    | 102.803 | 102.653 | 102.573 | 102.499 |  |
| 3.750                    | 103.212 | 103.067 | 102.982 | 102.903 |  |
| 3.875                    | 103.150 | 103.045 | 102.955 | 102.868 |  |
| 4.000                    | 103.494 | 103.394 | 103.299 | 103.208 |  |
| 4.125                    | 103.938 | 103.831 | 103.760 | 103.607 |  |
| 4.250                    | 104.286 | 104.196 | 104.091 | 103.991 |  |
| 4.375                    | 103.529 | 103.486 | 103.451 | 103.256 |  |
| 4.500                    | 104.023 | 103.980 | 103.945 | 103.547 |  |
| 4.625                    | 104.511 | 104.468 | 104.433 | 103.952 |  |
| 4.750                    | 104.611 | 104.608 | 104.481 | 104.360 |  |
| 4.875                    | 104.102 | 104.059 | 104.035 | 103.572 |  |
| 5.000                    | 104.422 | 104.379 | 104.355 | 103.836 |  |
| 5.125                    | 104.892 | 104.849 | 104.825 |         |  |
| 5.250                    | 104.066 | 104.023 | 103.999 |         |  |
| 5.375                    | 104.322 | 104.279 | 104.255 |         |  |
| 5.500                    | 104.825 | 104.782 | 104.758 |         |  |
| 5.625                    | 105.079 | 105.036 | 105.012 |         |  |
| 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       |                             |                       |  |        |  |  |  |
|-------------------------|-----------------------------|-----------------------|--|--------|--|--|--|
| <b>FICO Adjustments</b> | <b>Government Adjusters</b> | <b>Loan Amount</b>    | <b>State Adjustments</b>                               |        |  |  |  |
| 580 - 599               | VA Loan                     | \$60,001 - \$75,000   | Zone 1: NY   | -0.100 |  |  |  |
| 600 - 619               | Manufactured                | \$75,001 - \$100,000  | Zone 2: NV, UT   | -0.050 |  |  |  |
| 620 - 639               | Manual                      | \$100,001 - \$125,000 | Zone 3: CO, GA, HI, ID, MA, MD, NC                     | 0.000  |  |  |  |
| 640 - 659               | 2 unit                      | \$125,001 - \$225,000 | Zone 4: AL, AZ, CT, DC, IN, ME, MI, MN, MO, NE, NJ     | 0.050  |  |  |  |
| 660 - 679               | 3-4 unit                    | \$225,001 - \$250,000 | Zone 5: IA, IL, KS, LA, NH, NM, OH, OK, OR, WA, RI, SC | 0.100  |  |  |  |
| 680 - 699               |                             |                       | Zone 6: AR, FL, MT,                                    | 0.150  |  |  |  |
| > 700                   |                             |                       |  |        |  |  |  |

\*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 FHA/VA 30 Yr Fixed High Balance |         |         |         |        | 8333-99<br>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  | 101.490 | 101.317 | 101.258 |        | 3.375  | 100.754 | 100.745 | 100.726 |        |  |
| 3.625  | 101.994 | 101.838 | 101.779 |        | 3.500  | 101.181 | 101.172 | 101.153 |        |  |
| 3.750  | 102.503 | 102.346 | 102.287 |        | 3.625  | 101.597 | 101.588 | 101.569 |        |  |
| 3.875  | 102.261 | 102.155 | 102.065 |        | 3.750  | 102.007 | 101.999 | 101.979 |        |  |
| 4.000  | 102.688 | 102.431 | 102.372 |        | 3.875  | 102.015 | 102.006 | 101.987 |        |  |
| 4.125  | 103.012 | 102.698 | 102.648 |        | 4.000  | 102.443 | 102.434 | 102.415 |        |  |
| 4.250  | 103.162 | 103.016 | 102.967 |        | 4.125  | 102.844 | 102.835 | 102.816 |        |  |
| 4.375  | 103.121 | 102.558 | 102.539 |        | 4.250  | 103.162 | 103.153 | 103.134 |        |  |
| 4.500  | 103.139 | 102.944 | 102.924 |        | 4.375  | 101.730 | 101.713 | 101.691 |        |  |
| 4.625  | 103.537 | 103.267 | 103.248 |        | 4.500  | 102.099 | 102.081 | 102.059 |        |  |
| 4.750  | 103.674 | 103.583 | 103.564 |        | 4.625  | 102.466 | 102.449 | 102.426 |        |  |
| 4.875  | 103.312 | 102.820 | 102.815 |        | 4.750  | 102.803 | 102.786 | 102.764 |        |  |
| 5.000  | 103.387 | 103.128 | 103.123 |        | 4.875  |         |         |         |        |  |
| 5.125  | 103.575 | 103.436 | 103.431 |        | 5.000  |         |         |         |        |  |
| 5.250  | 103.814 | 103.755 | 103.750 |        | 5.125  |         |         |         |        |  |
| 5.375  | 103.099 | 103.029 | 103.029 |        | 5.250  |         |         |         |        |  |
| 5.500  | 103.086 | 103.150 | 102.992 |        | 5.375  |         |         |         |        |  |
| 5.625  | 103.334 | 103.291 | 101.140 |        | 5.500  |         |         |         |        |  |
| 5.750  |         |         |         |        | 5.625  |         |         |         |        |  |
| 5.875  |         |         |         |        | 5.750  |         |         |         |        |  |

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

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

**Price Adjustments**

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

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

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

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

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| WesLend Government ARM |         |         |         |                    |         |         |         |                   |  |  |  |
|------------------------|---------|---------|---------|--------------------|---------|---------|---------|-------------------|--|--|--|
| 8700-99 FHA 5/1 ARM    |         |         |         | 6700-99 VA 5/1 ARM |         |         |         |                   |  |  |  |
| Margin 2.000           |         |         |         | Margin 2.000       |         |         |         |                   |  |  |  |
| Caps 1/1/!             |         |         |         | Caps 1/1/5         |         |         |         | Index: 1 year CMT |  |  |  |
| Rate                   | 15 Day  | 30 Day  | 45 Day  | Rate               | 15 Day  | 30 Day  | 45 Day  |                   |  |  |  |
| 3.000                  | 99.413  | 99.350  | 99.288  | 3.000              | 99.413  | 99.350  | 99.288  |                   |  |  |  |
| 3.125                  | 99.788  | 99.725  | 99.663  | 3.125              | 99.788  | 99.725  | 99.663  |                   |  |  |  |
| 3.250                  | 100.174 | 100.111 | 100.049 | 3.250              | 100.174 | 100.111 | 100.049 |                   |  |  |  |
| 3.375                  | 100.560 | 100.497 | 100.435 | 3.375              | 100.560 | 100.497 | 100.435 |                   |  |  |  |
| 3.500                  | 100.947 | 100.884 | 100.822 | 3.500              | 100.947 | 100.884 | 100.822 |                   |  |  |  |
| 3.625                  | 101.334 | 101.271 | 101.209 | 3.625              | 101.334 | 101.271 | 101.209 |                   |  |  |  |
| 3.750                  | 101.733 | 101.670 | 101.608 | 3.750              | 101.733 | 101.670 | 101.608 |                   |  |  |  |
| 3.875                  | 101.444 | 101.381 | 101.319 | 3.875              | 101.444 | 101.381 | 101.319 |                   |  |  |  |
| 4.000                  | 101.831 | 101.768 | 101.706 | 4.000              | 101.831 | 101.768 | 101.706 |                   |  |  |  |
| 4.125                  | 102.219 | 102.156 | 102.094 | 4.125              | 102.219 | 102.156 | 102.094 |                   |  |  |  |
| 4.250                  | 102.618 | 102.555 | 102.493 | 4.250              | 102.618 | 102.555 | 102.493 |                   |  |  |  |
| 4.375                  | 102.069 | 102.006 | 101.944 | 4.375              | 102.069 | 102.006 | 101.944 |                   |  |  |  |
| 4.500                  | 102.455 | 102.392 | 102.330 | 4.500              | 102.455 | 102.392 | 102.330 |                   |  |  |  |
| 4.625                  | 102.852 | 102.789 | 102.727 | 4.625              | 102.852 | 102.789 | 102.727 |                   |  |  |  |
| 4.750                  | 103.240 | 103.177 | 103.115 | 4.750              | 103.240 | 103.177 | 103.115 |                   |  |  |  |
| 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**

|   |        |
|---|--------|
| <b>Zone 1:</b> PA, TX   | 0.125  |
| <b>Zone 2:</b> CT, FL, IA, IL, MI, OH, OK   | 0.100  |
| <b>Zone 3:</b> AR, DE, GA, IN, KS, LA, MN, MO, MS, NC, ND, NH, NJ, NY, OR, SC, SD     | 0.050  |
| <b>Zone 4:</b> AL, AZ, CO, DC, ID, KY, MA, MD, ME, MT, NM, RI, TN, UT, VA, VT, WA, WV | 0.000  |
| <b>Zone 5:</b> 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                                     | 99.635  | 99.620  | 99.604  |        | 3.875                                     | 101.353 | 101.337 | 101.322 |        |  |
| 3.750                                     | 100.213 | 100.198 | 100.182 |        | 4.000                                     | 101.759 | 101.743 | 101.728 |        |  |
| 3.875                                     | 100.712 | 100.697 | 100.681 |        | 4.125                                     | 102.009 | 101.994 | 101.978 |        |  |
| 4.000                                     | 101.325 | 101.310 | 101.294 |        | 4.250                                     | 102.462 | 102.446 | 102.430 |        |  |
| 4.125                                     | 101.371 | 101.355 | 101.340 |        | 4.375                                     | 102.811 | 102.795 | 102.780 |        |  |
| 4.250                                     | 101.862 | 101.846 | 101.831 |        | 4.500                                     | 103.152 | 103.136 | 103.120 |        |  |
| 4.375                                     | 102.223 | 102.208 | 102.192 |        | 4.625                                     | 103.166 | 103.150 | 103.135 |        |  |
| 4.500                                     | 102.592 | 102.577 | 102.561 |        | 4.750                                     | 103.679 | 103.663 | 103.647 |        |  |
| 4.625                                     | 102.720 | 102.705 | 102.689 |        | 4.875                                     | 104.056 | 104.040 | 104.025 |        |  |
| 4.750                                     | 103.188 | 103.172 | 103.156 |        | 5.000                                     | 104.250 | 104.234 | 104.218 |        |  |
| 4.875                                     | 103.595 | 103.579 | 103.563 |        | 5.125                                     | 104.380 | 104.364 | 104.349 |        |  |
| 5.000                                     | 103.808 | 103.792 | 103.777 |        | 5.250                                     | 104.430 | 104.414 | 104.398 |        |  |
| 5.125                                     | 104.085 | 104.070 | 104.054 |        | 5.375                                     |         |         |         |        |  |
| 5.250                                     |         |         |         |        | 5.500                                     |         |         |         |        |  |
| 5.375                                     |         |         |         |        | 5.625                                     |         |         |         |        |  |
| 5.500                                     |         |         |         |        | 5.750                                     |         |         |         |        |  |
| 5.625                                     |         |         |         |        | 5.875                                     |         |         |         |        |  |
| 5.750                                     |         |         |         |        | 6.000                                     |         |         |         |        |  |
| 5.875                                     |         |         |         |        | 6.125                                     |         |         |         |        |  |
| 6.000                                     |         |         |         |        | 6.250                                     |         |         |         |        |  |

| Cumulative Price Adjustment Caps  |         |         |
|---|---------|---------|
| FICO  | LTV ≤80 | LTV >80 |
| < 680   | -1.500  | -1.500  |
| > 680   | -1.500  | 0.000   |
| Caps: does not include escrow waiver, LPMI & State adj's, or Loan amt adj's |         |         |

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

Price Adjustments

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

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

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

| LPMI Adjustments - HomeReady |  |         |         |         |         |         |         |         |
|------------------------------|--|---------|---------|---------|---------|---------|---------|---------|
| >20 Yr Term                  | Credit Scores *LPMI LLPAs not subject to HomeReady LLPA Caps |         |         |         |         |         |         |         |
| Base LTV                     | FICO 760+  | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| 97 - 95.01%                  | -1.310   | -1.880  | -2.360  | -2.780  | -3.450  | -4.610  | -5.060  | -5.590  |
| 95 - 90.01%                  | -1.200   | -1.690  | -2.100  | -2.480  | -3.080  | -4.040  | -4.330  | -4.630  |
| 90 - 85.01%                  | -1.050   | -1.500  | -1.840  | -2.210  | -2.700  | -3.710  | -3.880  | -4.080  |
| 85 - & Below                 | -0.530   | -0.640  | -0.750  | -0.860  | -1.010  | -1.350  | -1.470  | -1.520  |
| ≤20 Yr Term                  | Credit Scores *LPMI LLPAs not subject to HomeReady LLPA Caps |         |         |         |         |         |         |         |
| Base LTV                     | FICO 760+  | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| 97 - 95.01%                  | -1.000   | -1.270  | -1.550  | -1.810  | -2.200  | -2.770  | -3.000  | -3.240  |
| 95 - 90.01%                  | -0.860   | -1.090  | -1.310  | -1.500  | -1.790  | -2.250  | -2.380  | -2.520  |
| 90 - 85.01%                  | -0.430   | -0.620  | -0.760  | -0.860  | -0.970  | -1.200  | -1.240  | -1.290  |
| 85 - & Below                 | -0.170   | -0.210  | -0.250  | -0.280  | -0.360  | -0.440  | -0.470  | -0.550  |
| All Terms                    | Credit Scores *LPMI LLPAs not subject to HomeReady LLPA Caps |         |         |         |         |         |         |         |
| 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 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                     | 101.077 | 101.071 | 100.993 | 100.987 |
|              |         | 3.750                     | 101.613 | 101.588 | 101.537 | 101.512 |
|              |         | 3.875                     | 102.074 | 102.050 | 102.006 | 101.982 |
|              |         | 4.000                     | 102.683 | 102.659 | 102.637 | 102.613 |
|              |         | 4.125                     | 102.735 | 102.711 | 102.693 | 102.669 |
|              |         | 4.250                     | 103.046 | 103.002 | 103.003 | 102.960 |
|              |         | 4.375                     | 103.327 | 103.283 | 103.286 | 103.242 |
|              |         | 4.500                     | 103.650 | 103.606 | 103.612 | 103.569 |
|              |         | 4.625                     | 103.657 | 103.614 | 103.621 | 103.578 |
|              |         | 4.750                     | 103.916 | 103.853 | 103.868 | 103.805 |
|              |         | 4.875                     | 104.280 | 104.217 | 104.237 | 104.175 |
|              |         | 5.000                     | 104.508 | 104.445 | 104.468 | 104.405 |
|              |         | 5.125                     | 104.632 | 104.550 | 104.578 | 104.495 |
|              |         | 5.250                     | 104.972 | 104.890 | 104.922 | 104.839 |
|              |         | 5.375                     | 105.281 | 105.198 | 105.234 | 105.151 |
|              |         | 5.500                     | 105.489 | 105.406 | 105.444 | 105.362 |
|              |         | 5.625                     | 105.879 | 105.777 | 105.855 | 105.753 |
|              |         | 5.750                     | 106.133 | 106.031 | 106.111 | 106.009 |
|              |         | 5.875                     | 106.378 | 106.276 | 106.358 | 106.257 |
|              |         | 6.000                     | 106.595 | 106.493 | 106.577 | 106.475 |

| 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 |        |        |        | 1900-77<br>Margin 2.25 |        |        |        | 10/1 LIBOR ARM<br>Caps 5/2/5 |        |        |        |
| Rate                   | 15 Day  | 30 Day  | 45 Day  | Rate                        | 15 Day  | 30 Day  | 45 Day  | Rate                   | 15 Day  | 30 Day  | 45 Day  | Rate                        | 15 Day | 30 Day | 45 Day | Rate                   | 15 Day | 30 Day | 45 Day | Rate                         | 15 Day | 30 Day | 45 Day |
| 2.750                  | 98.587  | 98.562  | 98.543  | 2.750                       | 98.569  | 98.543  | 98.520  | 3.000                  | 98.894  | 98.855  | 98.821  |                             |        |        |        |                        |        |        |        |                              |        |        |        |
| 2.875                  | 98.944  | 98.914  | 98.895  | 2.875                       | 99.016  | 98.985  | 98.963  | 3.125                  | 99.373  | 99.329  | 99.297  |                             |        |        |        |                        |        |        |        |                              |        |        |        |
| 3.000                  | 99.303  | 99.268  | 99.249  | 3.000                       | 99.463  | 99.427  | 99.407  | 3.250                  | 99.803  | 99.754  | 99.723  |                             |        |        |        |                        |        |        |        |                              |        |        |        |
| 3.125                  | 99.662  | 99.622  | 99.603  | 3.125                       | 99.908  | 99.867  | 99.849  | 3.375                  | 100.224 | 100.170 | 100.141 |                             |        |        |        |                        |        |        |        |                              |        |        |        |
| 3.250                  | 99.992  | 99.946  | 99.927  | 3.250                       | 100.319 | 100.272 | 100.255 | 3.500                  | 100.646 | 100.587 | 100.559 |                             |        |        |        |                        |        |        |        |                              |        |        |        |
| 3.375                  | 100.318 | 100.267 | 100.248 | 3.375                       | 100.724 | 100.673 | 100.657 | 3.625                  | 101.069 | 101.004 | 100.978 |                             |        |        |        |                        |        |        |        |                              |        |        |        |
| 3.500                  | 100.646 | 100.591 | 100.570 | 3.500                       | 101.132 | 101.075 | 101.060 | 3.750                  | 101.371 | 101.301 | 101.274 |                             |        |        |        |                        |        |        |        |                              |        |        |        |
| 3.625                  | 101.004 | 100.961 | 100.918 | 3.625                       | 101.541 | 101.479 | 101.465 | 3.875                  | 101.662 | 101.587 | 101.559 |                             |        |        |        |                        |        |        |        |                              |        |        |        |
| 3.750                  | 101.279 | 101.236 | 101.193 | 3.750                       | 101.808 | 101.740 | 101.725 | 4.000                  | 101.956 | 101.876 | 101.847 |                             |        |        |        |                        |        |        |        |                              |        |        |        |
| 3.875                  | 101.509 | 101.467 | 101.423 | 3.875                       | 102.060 | 101.988 | 101.971 | 4.125                  | 102.249 | 102.164 | 102.133 |                             |        |        |        |                        |        |        |        |                              |        |        |        |
| 4.000                  | 101.733 | 101.690 | 101.647 | 4.000                       | 102.316 | 102.239 | 102.220 | 4.250                  | 102.211 | 102.169 | 102.125 |                             |        |        |        |                        |        |        |        |                              |        |        |        |
| 4.125                  | 101.976 | 101.911 | 101.868 | 4.125                       | 102.572 | 102.489 | 102.468 | 4.375                  | 102.456 | 102.413 | 102.370 |                             |        |        |        |                        |        |        |        |                              |        |        |        |
| 4.250                  | 102.149 | 102.107 | 102.063 | 4.250                       | 102.215 | 102.172 | 102.129 | 4.500                  | 102.619 | 102.576 | 102.533 |                             |        |        |        |                        |        |        |        |                              |        |        |        |
| 4.375                  | 102.338 | 102.295 | 102.252 | 4.375                       | 102.388 | 102.345 | 102.302 | 4.625                  | 100.315 | 100.208 | 100.105 |                             |        |        |        |                        |        |        |        |                              |        |        |        |
| 4.500                  | 102.513 | 102.471 | 102.427 | 4.500                       | 102.554 | 102.511 | 102.468 | 4.750                  | 100.504 | 100.391 | 100.283 |                             |        |        |        |                        |        |        |        |                              |        |        |        |
|                        |         |         |         | 4.625                       | 100.245 | 100.138 | 100.105 |                        |         |         |         |                             |        |        |        |                        |        |        |        |                              |        |        |        |

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

**Price Adjustments**

**Risk Based Adjustments (Terms > 15 years only)**

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

**Conventional Adjusters**

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

**Loans with Secondary Financing**

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

**Cash Out (All Terms)**

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

**LPMI Adjustments - All LPMI Products**

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

**State Adjustments**

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

|                 | \$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 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                              | 98.733  | 98.708  | 98.689  | 2.750                              | 98.584  | 98.558  | 98.534  | 3.000                               | 98.967  | 98.929  | 98.894  |
| 2.875                              | 99.086  | 99.056  | 99.037  | 2.875                              | 99.026  | 98.996  | 98.974  | 3.125                               | 99.441  | 99.397  | 99.365  |
| 3.000                              | 99.439  | 99.404  | 99.385  | 3.000                              | 99.468  | 99.433  | 99.413  | 3.250                               | 99.867  | 99.818  | 99.787  |
| 3.125                              | 99.794  | 99.754  | 99.735  | 3.125                              | 99.910  | 99.869  | 99.851  | 3.375                               | 100.283 | 100.229 | 100.200 |
| 3.250                              | 100.123 | 100.077 | 100.058 | 3.250                              | 100.319 | 100.273 | 100.256 | 3.500                               | 100.700 | 100.641 | 100.613 |
| 3.375                              | 100.449 | 100.398 | 100.379 | 3.375                              | 100.724 | 100.672 | 100.656 | 3.625                               | 101.119 | 101.054 | 101.028 |
| 3.500                              | 100.781 | 100.725 | 100.704 | 3.500                              | 101.131 | 101.074 | 101.059 | 3.750                               | 101.418 | 101.348 | 101.321 |
| 3.625                              | 101.114 | 101.053 | 101.032 | 3.625                              | 101.539 | 101.477 | 101.463 | 3.875                               | 101.706 | 101.631 | 101.603 |
| 3.750                              | 101.371 | 101.305 | 101.282 | 3.750                              | 101.807 | 101.739 | 101.724 | 4.000                               | 101.999 | 101.919 | 101.890 |
| 3.875                              | 101.620 | 101.549 | 101.524 | 3.875                              | 102.059 | 101.986 | 101.969 | 4.125                               | 102.293 | 102.207 | 102.177 |
| 4.000                              | 101.869 | 101.792 | 101.766 | 4.000                              | 102.315 | 102.238 | 102.219 | 4.250                               | 102.560 | 102.470 | 102.438 |
| 4.125                              | 102.118 | 102.036 | 102.008 | 4.125                              | 102.572 | 102.490 | 102.469 | 4.375                               | 102.826 | 102.730 | 102.697 |
| 4.250                              | 102.376 | 102.289 | 102.259 | 4.250                              | 102.846 | 102.758 | 102.735 | 4.500                               | 103.094 | 102.993 | 102.958 |
| 4.375                              | 102.636 | 102.543 | 102.511 | 4.375                              | 103.122 | 103.028 | 103.004 | 4.625                               | 103.363 | 103.257 | 103.221 |
| 4.500                              | 102.894 | 102.796 | 102.762 | 4.500                              | 103.398 | 103.300 | 103.274 | 4.750                               | 103.500 | 103.410 | 103.370 |
| 4.625                              | 103.152 | 103.050 | 103.013 | 4.625                              | 103.500 | 103.500 | 103.500 | 4.875                               | 103.500 | 103.500 | 103.500 |
| 4.750                              | 103.363 | 103.255 | 103.216 | 4.750                              |         |         |         | 5.000                               |         |         |         |
| 4.875                              | 103.500 | 103.452 | 103.410 | 4.875                              |         |         |         | 5.125                               |         |         |         |
| 5.000                              | 103.500 | 103.500 | 103.500 | 5.000                              |         |         |         | 5.250                               |         |         |         |
| 5.125                              |         |         |         | 5.125                              |         |         |         | 5.375                               |         |         |         |

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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



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: 7/19/19 12:14 PM

| WesLend Jumbo             |        |        |                           |        |        |  |
|---------------------------|--------|--------|---------------------------|--------|--------|--|
| 3000-21 Jumbo 30 Yr Fixed |        |        | 3300-21 Jumbo 15 Yr Fixed |        |        |  |
| Rate                      | 30 Day | 45 Day | Rate                      | 30 Day | 45 Day |  |
| 4.000                     |        |        | 3.750                     |        |        |  |
| 4.125                     |        |        | 3.875                     |        |        |  |
| 4.250                     |        |        | 4.000                     |        |        |  |
| 4.375                     |        |        | 4.125                     |        |        |  |
| 4.500                     |        |        | 4.250                     |        |        |  |
| 4.625                     |        |        | 4.375                     |        |        |  |
| 4.750                     |        |        | 4.500                     |        |        |  |
| 4.875                     |        |        | 4.625                     |        |        |  |
| 5.000                     |        |        | 4.750                     |        |        |  |
| 5.125                     |        |        | 4.875                     |        |        |  |
| 5.250                     |        |        | 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  |        |        | 3.500  |        |        | 3.625   |        |        |
| 3.625  |        |        | 3.625  |        |        | 3.750   |        |        |
| 3.750  |        |        | 3.750  |        |        | 3.875   |        |        |
| 3.875  |        |        | 3.875  |        |        | 4.000   |        |        |
| 4.000  |        |        | 4.000  |        |        | 4.125   |        |        |
| 4.125  |        |        | 4.125  |        |        | 4.250   |        |        |
| 4.250  |        |        | 4.250  |        |        | 4.375   |        |        |
| 4.375  |        |        | 4.375  |        |        | 4.500   |        |        |
| 4.500  |        |        | 4.500  |        |        | 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        |