



Effective: 7/24/19 11:48 AM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

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New Locks

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

NICHES & SPECIALS

Conforming & FHA/VA/USDA

12-24 Hr Turn Times

**** Extra (.25) rebate on High Balance Conforming Loans**

(Extra rebate applied at time of lock)

-TBD (Pre-Approval Loans) OK

-Manufactured Homes OK

-Texas Cash Out OK

Jumbo & NonQM

Bank Statement Prequals!!

Send us your statements and we will give max income

Rates starting at 4.5%

80% to \$2,500,000

60% to \$4,000,000

0 Reserves with 0x30x24 housing history

Also.... EZ Non Owner to \$4,000,000

NO JOB - NOO - DSCR 1:1

Property Cash Flow Qualification

80% to \$1,000,000

70% to \$2,000,000

60% to \$4,000,000

Qualify on Interest Only Payment!!

Up to 4 Units OK



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

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WesLend Fixed Agency - LP Only

1001-01 1101-01	FHLMC 25/30 Yr Fixed					1201-01	FHLMC 20 Yr Fixed					1301-01	FHLMC 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day			
3.625	101.266	101.222	101.180	101.016	3.625	102.126	102.016	101.931	101.749	3.000	100.655	100.605	100.550	100.370			
3.750	101.924	101.890	101.848	101.395	3.750	102.638	102.529	102.431	102.266	3.125	101.226	101.186	101.142	100.868			
3.875	102.512	102.473	102.431	101.961	3.875	103.102	102.997	102.902	102.738	3.250	101.612	101.558	101.554	101.270			
4.000	103.069	103.030	102.988	102.530	4.000	103.516	103.413	103.320	103.173	3.375	101.929	101.876	101.873	101.638			
4.125	103.304	103.266	103.224	102.858	4.125	103.791	103.689	103.602	103.576	3.500	102.257	102.210	102.206	101.944			
4.250	103.582	103.554	103.521	102.702	4.250	104.036	103.962	103.854	103.669	3.625	102.890	102.715	102.594	102.217			
4.375	103.901	103.880	103.847	103.196	4.375	104.381	104.309	104.204	104.106	3.750	103.129	103.093	103.072	102.672			
4.500	104.269	104.248	104.215	103.641	4.500	104.739	104.671	104.568	104.534	3.875	103.252	103.217	103.196	102.942			
4.625	104.496	104.440	104.406	103.950	4.625	104.884	104.896	104.781	104.774	4.000	103.628	103.594	103.573	103.185			
4.750	104.841	104.739	104.730	103.710	4.750	105.019	105.033	104.912	104.876	4.125	104.036	103.974	103.926	103.440			
4.875	105.247	105.145	105.136	104.143	4.875	105.442	105.461	105.335	105.304	4.250	104.271	104.222	104.173	103.894			
5.000	105.459	105.357	105.349	104.522	5.000	105.810	105.835	105.704	105.679	4.375	104.594	104.547	104.499	104.247			
5.125	105.689	105.586	105.578	104.852	5.125	106.096	106.126	105.989	105.970	4.500	104.665	104.618	104.569	104.481			
5.250	105.589	105.581	105.573	104.828	5.250	105.897	105.929	105.788	105.736	4.625	104.656	104.609	104.561	103.995			
5.375	105.821	105.813	105.805	105.218	5.375	106.200	106.200	106.140	106.094	4.750	104.649	104.601	104.553	104.344			
5.500	106.018	106.010	106.001	105.518	5.500	106.380	106.318	106.203	106.200	4.875	104.901	104.741	104.622	104.596			
5.625	105.917	105.959	105.796	105.747	5.625	106.182	106.117	106.045		5.000	104.896	104.931	104.806	104.786			
5.750		106.091	106.036		5.750	106.454	106.389	106.317		5.125	105.012	104.955	104.907	102.350			
5.875					5.875					5.250	105.046	105.000	104.941	102.665			
6.000					6.000					5.375	103.029	103.086	102.946	102.891			
6.125					6.125					5.500							
6.250					6.250					5.625							
6.375					6.375					5.750							
6.500					6.500					5.875							
6.625					6.625					6.000							

LPMI Product Codes	
1020-01	LP 30 Yr Fixed LPMI
1120-01	LP 25 Yr Fixed LPMI
1220-01	LP 20 Yr Fixed LPMI
1320-01	LP 15 Yr Fixed LPMI

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years)

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

Conventional Adjusters

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

Loans with Secondary Financing

All Loans with Subordinate Financing -0.375

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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



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WesLend Fixed Agency Super Conforming - LP Only

1053-01 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	100.587	100.580	100.552	100.547	2.875	98.894	98.890	98.829	98.826
3.750	101.256	101.229	101.193	101.170	3.000	99.522	99.518	99.458	99.455
3.875	101.713	101.686	101.658	101.635	3.125	100.094	100.090	100.032	100.029
4.000	102.327	102.300	102.293	102.271	3.250	101.426	101.422	101.366	101.362
4.125	102.390	102.363	102.361	102.339	3.375	101.743	101.740	101.687	101.683
4.250	102.597	102.548	102.549	102.508	3.500	101.935	101.931	101.887	101.884
4.375	102.874	102.825	102.827	102.787	3.625	102.064	102.039	102.018	101.997
4.500	103.196	103.147	103.154	103.113	3.750	102.794	102.768	102.750	102.729
4.625	103.202	103.153	103.161	103.120	3.875	102.896	102.870	102.851	102.829
4.750	103.111	103.039	103.070	103.011	4.000	103.352	103.326	103.304	103.282
4.875	103.471	103.400	103.438	103.379	4.125	102.828	102.780	102.779	102.740
5.000	103.696	103.625	103.664	103.605	4.250	103.493	103.445	103.446	103.406
5.125	103.228	103.135	103.179	103.102	4.375	103.859	103.811	103.813	103.773
5.250	103.566	103.472	103.520	103.443	4.500	102.403	102.333	102.149	102.090
5.375	103.872	103.779	103.829	103.752	4.625	102.778	102.707	102.525	102.466
5.500	104.078	103.985	104.038	103.961	4.750	103.158	103.088	102.904	102.846
5.625	103.719	103.604	103.650	103.555	4.875	103.468	103.397	103.214	103.156
5.750	103.973	103.857	103.906	103.811	5.000	102.994	102.901	102.894	102.818
5.875	104.217	104.101	104.153	104.058	5.125	103.333	103.240	103.235	103.158
6.000	104.432	104.317	104.372	104.277	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

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WesLend Conforming DU and LP

1200-99 1201-99					1300-99 1301-99									
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	101.266	101.222	101.180	101.016	3.625	102.126	102.016	101.931	101.749	3.000	100.655	100.605	100.550	100.370
3.750	101.924	101.890	101.848	101.395	3.750	102.638	102.529	102.431	102.266	3.125	101.226	101.186	101.142	100.868
3.875	102.512	102.473	102.431	101.961	3.875	103.102	102.997	102.902	102.738	3.250	101.612	101.558	101.554	101.270
4.000	103.069	103.030	102.988	102.530	4.000	103.516	103.413	103.320	103.173	3.375	101.929	101.876	101.873	101.638
4.125	103.304	103.266	103.224	102.858	4.125	103.791	103.689	103.602	103.576	3.500	102.257	102.210	102.206	101.944
4.250	103.582	103.554	103.521	102.702	4.250	104.036	103.962	103.854	103.669	3.625	102.890	102.715	102.594	102.217
4.375	103.901	103.880	103.847	103.196	4.375	104.381	104.309	104.204	104.106	3.750	103.129	103.093	103.072	102.672
4.500	104.269	104.248	104.215	103.641	4.500	104.739	104.671	104.568	104.534	3.875	103.252	103.217	103.196	102.942
4.625	104.496	104.440	104.406	103.950	4.625	104.884	104.896	104.781	104.774	4.000	103.628	103.594	103.573	103.185
4.750	104.841	104.739	104.730	103.710	4.750	105.019	105.033	104.912	104.876	4.125	104.036	103.974	103.926	103.440
4.875	105.247	105.145	105.136	104.143	4.875	105.442	105.461	105.335	105.304	4.250	104.271	104.222	104.173	103.894
5.000	105.459	105.357	105.349	104.522	5.000	105.810	105.835	105.704	105.679	4.375	104.594	104.547	104.499	104.247
5.125	105.689	105.586	105.578	104.852	5.125	106.096	106.126	105.989	105.970	4.500	104.665	104.618	104.569	104.481
5.250	105.589	105.581	105.573	104.828	5.250	105.897	105.929	105.788	105.736	4.625	104.656	104.609	104.561	103.995
5.375	105.821	105.813	105.805	105.218	5.375	106.200	106.200	106.140	106.094	4.750	104.649	104.601	104.553	104.344
5.500	106.018	106.010	106.001	105.518	5.500	106.380	106.318	106.203	106.200	4.875	104.901	104.741	104.622	104.596
5.625	105.917	105.959	105.796	105.747	5.625	106.182	106.117	106.045		5.000	104.896	104.931	104.806	104.786
5.750	106.091	106.036			5.750	106.454	106.389	106.317		5.125	105.012	104.955	104.907	102.350
5.875					5.875					5.250	105.046	105.000	104.941	102.665
6.000					6.000					5.375	103.029	103.086	102.946	102.891

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							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470
<=20 Yr Term							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-4.270
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.550
All Terms							
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630
Manufactured Home	-0.500	-0.500	-0.700	-1.000	-1.000	-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 S	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



Effective: 7/24/19 11:48 AM

WesLend Fixed High Balance

1033-99 Conventional 25/30 Yr Fixed HB					1233-99 Conventional 20 Yr Fixed HB					1333-99 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	101.577	101.443	101.401	101.177	4.000	101.244	101.190	101.123		3.250	100.868	100.852	100.814	
4.000	101.988	101.813	101.718	101.705	4.125	101.327	101.277	101.212		3.375	101.178	101.162	101.124	
4.125	102.307	102.193	102.093	102.086	4.250	101.501	101.460	101.387		3.500	101.492	101.475	101.438	
4.250	102.349	102.206	102.172	101.938	4.375	101.853	101.815	101.746		3.625	101.797	101.780	101.743	
4.375	102.834	102.666	102.625	102.524	4.500	102.184	102.146	102.081		3.750	102.107	102.091	102.053	
4.500	103.271	103.131	103.016	102.990	4.625	102.204	102.166	102.103		3.875	102.225	102.209	102.171	
4.625	103.571	103.490	103.369	103.349	4.750	102.224	102.184	102.100		4.000	102.514	102.471	102.433	
4.750	103.197	102.969	102.843	102.792	4.875	102.510	102.472	102.415		4.125	102.879	102.863	102.826	
4.875	103.654	103.516	103.385	103.339	5.000	102.793	102.765	102.741		4.250	103.078	103.062	103.024	
5.000	104.025	103.954	103.817	103.777	5.125	102.988	102.960	102.936		4.375	103.303	103.287	103.250	
5.125	104.346	104.256	104.114	104.079	5.250	102.970	102.942	102.918		4.500	103.358	103.341	103.304	
5.250	104.039	103.264	103.256		5.375	103.100	103.062	103.024		4.625	103.518	103.502	103.464	
5.375	104.452	103.698	103.690		5.500	103.363	103.336	103.302		4.750	103.090	103.036	102.974	
5.500	104.744	103.336	103.302		5.625	103.576	103.521	103.467		4.875	103.083	103.029	102.968	
5.625	104.965	103.521	103.467		5.750	103.565	103.511	103.455		5.000	103.077	103.024	102.962	
5.750	104.038	103.511	103.455		5.875					5.125	103.072	103.018	102.957	
					6.000					5.250	103.067	103.013	102.952	

1433-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.652	100.636	100.599	
3.375	100.962	100.946	100.909	
3.500	101.276	101.260	101.222	
3.625	101.581	101.565	101.527	
3.750	101.891	101.875	101.838	
3.875	102.009	101.993	101.956	
4.000	102.271	102.255	102.218	
4.125	102.664	102.648	102.610	
4.250	102.862	102.846	102.808	
4.375	103.088	103.071	103.034	
4.500	103.142	103.126	103.088	
4.625	103.302	103.286	103.249	
4.750	102.570	102.538	102.499	
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 Conformin
1112-99	25 Year Fixed LPMI High Balance	1154-99	25 Year Fixed LPMI Super Conformin
1212-99	20 Year Fixed LPMI High Balance	1254-99	20 Year Fixed LPMI Super Conformin
1312-99	15 Year Fixed LPMI High Balance	1354-99	15 Year Fixed LPMI Super Conformin

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years o								
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-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				-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								
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630

State Adjustments

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

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

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WesLend Government																																		
8000-99 8100-99					6000-99 6100-99					FHA/VA 25/30 Yr Fixed					8200-99 6200-99					FHA/VA 20 Yr Fixed					8300-99 6300-99					FHA/VA 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
3.250	102.423	101.800	101.736	101.696	3.375	102.402	102.272	102.204	102.169	3.500	102.415	102.138	102.077	102.064	3.625	102.825	102.478	102.411	102.404	3.750	103.097	103.086	103.014	102.980	3.875	103.469	103.416	103.339	103.311					
3.375	103.019	102.737	102.224	102.169	3.500	102.828	102.704	102.630	102.601	3.625	103.097	103.086	103.014	102.980	3.750	103.469	103.416	103.339	103.311	4.000	103.734	103.733	103.651	103.629	4.125	104.044	104.049	103.961	103.944					
3.500	103.623	103.117	102.757	102.601	3.625	103.287	103.145	103.105	103.042	3.750	103.670	103.556	103.472	103.454	3.875	103.469	103.416	103.339	103.311	4.250	104.344	104.354	104.261	104.250	4.375	104.434	104.449	104.351	104.309					
3.625	104.149	103.346	103.288	103.042	3.750	103.670	103.556	103.472	103.454	3.875	103.491	103.408	103.319	103.246	4.000	103.828	103.727	103.640	103.588	4.125	104.320	104.203	104.142	103.994	4.250	104.615	104.524	104.419	104.386					
3.750	104.091	103.954	103.896	103.454	3.875	103.491	103.408	103.319	103.246	4.000	103.828	103.727	103.640	103.588	4.125	104.320	104.203	104.142	103.994	4.250	104.615	104.524	104.419	104.386	4.375	103.901	103.857	103.780	103.572					
3.875	104.222	103.849	103.394	103.246	4.000	103.828	103.727	103.640	103.588	4.125	104.320	104.203	104.142	103.994	4.250	104.615	104.524	104.419	104.386	4.375	103.901	103.857	103.780	103.572	4.500	104.396	104.353	104.275	103.868					
4.000	104.759	104.363	103.776	103.588	4.125	104.320	104.203	104.142	103.994	4.250	104.615	104.524	104.419	104.386	4.375	103.901	103.857	103.780	103.572	4.500	104.396	104.353	104.275	103.868	4.625	104.887	104.844	104.766	104.281					
4.125	105.216	104.548	104.142	103.994	4.250	104.615	104.524	104.419	104.386	4.375	103.901	103.857	103.780	103.572	4.500	104.396	104.353	104.275	103.868	4.625	104.887	104.844	104.766	104.281	4.750	104.876	104.872	104.746	104.697					
4.250	104.840	104.552	104.430	104.386	4.375	103.901	103.857	103.780	103.572	4.500	104.396	104.353	104.275	103.868	4.625	104.887	104.844	104.766	104.281	4.750	104.876	104.872	104.746	104.697	4.875	104.466	104.423	104.399	103.920					
4.375	104.877	104.553	103.780	103.572	4.500	104.396	104.353	104.275	103.868	4.625	104.887	104.844	104.766	104.281	4.750	104.876	104.872	104.746	104.697	4.875	104.466	104.423	104.399	103.920	5.000	104.787	104.744	104.720	104.189					
4.500	105.376	104.891	104.275	103.868	4.625	104.887	104.844	104.766	104.281	4.750	104.876	104.872	104.746	104.697	4.875	104.466	104.423	104.399	103.920	5.000	104.787	104.744	104.720	104.189	5.125	105.256	105.213	105.189						
4.625	105.819	105.103	104.766	104.281	4.750	104.876	104.872	104.746	104.697	4.875	104.466	104.423	104.399	103.920	5.000	104.787	104.744	104.720	104.189	5.125	105.256	105.213	105.189		5.250	104.202	104.160	104.136						
4.750	105.415	105.155	104.746	104.697	4.875	104.466	104.423	104.399	103.920	5.000	104.787	104.744	104.720	104.189	5.125	105.256	105.213	105.189		5.250	104.202	104.160	104.136		5.375	104.458	104.415	104.392						
4.875	105.536	105.157	104.399	103.920	5.000	104.787	104.744	104.720	104.189	5.125	105.256	105.213	105.189		5.250	104.202	104.160	104.136		5.375	104.458	104.415	104.392		5.500	104.963	104.919	104.895						
5.000	105.860	105.411	104.720	104.189	5.125	105.256	105.213	105.189		5.250	104.202	104.160	104.136		5.375	104.458	104.415	104.392		5.500	104.963	104.919	104.895		5.625	105.216	105.174	105.150						
5.125	105.416	105.419	105.189		5.250	104.202	104.160	104.136		5.375	104.458	104.415	104.392		5.500	104.963	104.919	104.895		5.625	105.216	105.174	105.150		5.750									
5.250	105.593	105.388	104.970		5.375	104.458	104.415	104.392		5.500	104.963	104.919	104.895		5.625	105.216	105.174	105.150		5.750														
5.375	105.137	104.415	104.392		5.500	104.963	104.919	104.895		5.625	105.216	105.174	105.150		5.750																			
5.500	105.367	104.919	104.895		5.625	105.216	105.174	105.150		5.750																								
5.625	105.705	105.174	105.150		5.750																													

7000-99 USDA 30 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	
3.375	102.402	102.272	102.204	102.169	
3.500	102.828	102.704	102.630	102.601	
3.625	103.287	103.145	103.105	103.042	
3.750	103.670	103.556	103.472	103.454	
3.875	103.491	103.385	103.296	103.246	
4.000	103.828	103.727	103.640	103.588	
4.125	104.320	104.203	104.142	103.994	
4.250	104.615	104.524	104.419	104.386	
4.375	103.901	103.857	103.780	103.572	
4.500	104.396	104.353	104.275	103.868	
4.625	104.887	104.844	104.766	104.281	
4.750	104.876	104.872	104.746	104.697	
4.875	104.466	104.423	104.399	103.920	
5.000	104.787	104.744	104.720	104.189	
5.125	105.256	105.213	105.189		
5.250	104.202	104.160	104.136		
5.375	104.458	104.415	104.392		
5.500	104.963	104.919	104.895		
5.625	105.216	105.174	105.150		
5.750					

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

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

Price Adjustments

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

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

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

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

*Adjustments to Total loan amount

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



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

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WesLend Government High Balance

8033-99 6033-99 FHA/VA 30 Yr Fixed High Balance					8333-99 6333-99 FHA/VA 15 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.500	101.785	101.553	101.495		3.375	100.876	100.867	100.840	
3.625	102.251	102.084	102.026		3.500	101.302	101.293	101.266	
3.750	102.759	102.592	102.534		3.625	101.716	101.707	101.680	
3.875	102.350	102.244	102.154		3.750	102.131	102.122	102.095	
4.000	102.634	102.514	102.433		3.875	102.115	102.098	102.078	
4.125	103.038	102.770	102.720		4.000	102.543	102.526	102.506	
4.250	103.233	103.087	103.037		4.125	102.927	102.910	102.889	
4.375	102.943	102.618	102.592		4.250	103.253	103.235	103.215	
4.500	103.113	102.999	102.973		4.375	101.738	101.712	101.658	
4.625	103.555	103.320	103.294		4.500	102.106	102.080	102.026	
4.750	103.751	103.638	103.612		4.625	102.486	102.460	102.406	
4.875	103.141	102.873	102.869		4.750	102.808	102.782	102.728	
5.000	103.453	103.192	103.187		4.875				
5.125	103.558	103.499	103.494		5.000				
5.250	103.875	103.816	103.812		5.125				
5.375	103.332	103.348	103.292		5.250				
5.500	103.195	103.290	103.133		5.375				
5.625	103.219	103.177	101.026		5.500				
5.750					5.625				
5.875					5.750				

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

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

Price Adjustments

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

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

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

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

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WesLend Government ARM

8700-99 FHA 5/1 ARM				6700-99 VA 5/1 ARM			
Margin 2.000	Caps 1/1/!	Index: 1 year CMT		Margin 2.000	Caps 1/1/5	Index: 1 year CMT	
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.000	99.417	99.354	99.292	3.000	99.417	99.354	99.292
3.125	99.802	99.739	99.677	3.125	99.802	99.739	99.677
3.250	100.187	100.124	100.062	3.250	100.187	100.124	100.062
3.375	100.573	100.510	100.448	3.375	100.573	100.510	100.448
3.500	100.960	100.897	100.835	3.500	100.960	100.897	100.835
3.625	101.348	101.285	101.223	3.625	101.348	101.285	101.223
3.750	101.746	101.683	101.621	3.750	101.746	101.683	101.621
3.875	101.458	101.395	101.333	3.875	101.458	101.395	101.333
4.000	101.845	101.782	101.720	4.000	101.845	101.782	101.720
4.125	102.233	102.170	102.108	4.125	102.233	102.170	102.108
4.250	102.631	102.568	102.506	4.250	102.631	102.568	102.506
4.375	102.082	102.019	101.957	4.375	102.082	102.019	101.957
4.500	102.469	102.406	102.344	4.500	102.469	102.406	102.344
4.625	102.866	102.803	102.741	4.625	102.866	102.803	102.741
4.750	103.253	103.190	103.128	4.750	103.253	103.190	103.128
4.875				4.875			
5.000				5.000			
5.125				5.125			
5.250				5.250			
5.375				5.375			

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

FHA LTV/FICO

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

VA LTV/FICO

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

Loan Amount

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

State Adjustments

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

*Adjustments to Total loan amount

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

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HomeReady									
1021-00 1024-00 Home Ready 30 Yr Fixed					1221-00 1224-00 Home Ready 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	99.739	99.723	99.708		3.875	101.516	101.500	101.484	
3.750	100.378	100.363	100.347		4.000	101.920	101.904	101.889	
3.875	100.877	100.861	100.845		4.125	102.173	102.157	102.142	
4.000	101.489	101.474	101.458		4.250	102.557	102.541	102.525	
4.125	101.561	101.546	101.530		4.375	102.938	102.922	102.906	
4.250	102.004	101.988	101.973		4.500	103.274	103.259	103.243	
4.375	102.363	102.348	102.332		4.625	103.230	103.215	103.199	
4.500	102.731	102.715	102.699		4.750	103.720	103.704	103.688	
4.625	102.888	102.873	102.857		4.875	104.126	104.111	104.095	
4.750	103.260	103.244	103.229		5.000	104.315	104.300	104.284	
4.875	103.665	103.650	103.634		5.125	104.447	104.432	104.416	
5.000	103.877	103.861	103.846		5.250	104.448	104.433	104.417	
5.125	104.137	104.121	104.105		5.375				
5.250					5.500				
5.375					5.625				
5.500					5.750				
5.625					5.875				
5.750					6.000				
5.875					6.125				
6.000					6.250				

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

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

Price Adjustments

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

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

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

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

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

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

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HomePossible						
	1022-00	Home Possible 30 Yr Fixed				
	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
		3.625	101.149	101.142	101.114	101.109
		3.750	101.819	101.792	101.756	101.733
		3.875	102.276	102.249	102.221	102.198
		4.000	102.889	102.862	102.855	102.833
		4.125	102.952	102.925	102.923	102.901
		4.250	103.154	103.105	103.106	103.065
		4.375	103.431	103.382	103.384	103.344
		4.500	103.753	103.704	103.711	103.670
		4.625	103.760	103.711	103.719	103.678
		4.750	103.944	103.872	103.903	103.844
		4.875	104.304	104.233	104.271	104.212
		5.000	104.529	104.458	104.497	104.438
		5.125	104.627	104.534	104.578	104.501
		5.250	104.965	104.871	104.919	104.842
		5.375	105.271	105.178	105.228	105.151
		5.500	105.477	105.384	105.437	105.360
		5.625	105.821	105.706	105.752	105.657
		5.750	106.074	105.958	106.007	105.912
		5.875	106.319	106.203	106.255	106.160
		6.000	106.534	106.419	106.474	106.379

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

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

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

Price Adjustments

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

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

Loans with Secondary Financing	
All Loans with Subordinate Financing	-0.500

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

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

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

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WesLend ARM															
1700-77 Margin 2.25				5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25				7/1 LIBOR ARM Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
2.750	98.520	98.505	98.475	2.750	98.608	98.592	98.560	3.000	98.844	98.815	98.770				
2.875	98.877	98.856	98.827	2.875	99.036	99.014	98.984	3.125	99.321	99.287	99.245				
3.000	99.370	99.327	99.282	3.000	99.464	99.437	99.408	3.250	99.728	99.688	99.648				
3.125	99.741	99.698	99.653	3.125	99.890	99.859	99.831	3.375	100.124	100.079	100.039				
3.250	100.057	100.014	99.969	3.250	100.283	100.246	100.219	3.500	100.520	100.470	100.431				
3.375	100.357	100.314	100.269	3.375	100.671	100.629	100.603	3.625	100.917	100.861	100.824				
3.500	100.714	100.671	100.626	3.500	101.061	101.014	100.989	3.750	101.258	101.198	101.160				
3.625	101.084	101.041	100.996	3.625	101.453	101.400	101.376	3.875	101.599	101.533	101.495				
3.750	101.352	101.310	101.264	3.750	101.723	101.665	101.639	4.000	101.942	101.871	101.833				
3.875	101.575	101.533	101.487	3.875	101.981	101.918	101.891	4.125	102.284	102.208	102.170				
4.000	101.803	101.761	101.715	4.000	102.243	102.174	102.145	4.250	102.176	102.133	102.088				
4.125	102.032	101.990	101.944	4.125	102.503	102.430	102.399	4.375	102.413	102.370	102.325				
4.250	102.223	102.181	102.135	4.250	102.314	102.271	102.226	4.500	102.630	102.588	102.542				
4.375	102.404	102.361	102.316	4.375	102.471	102.429	102.383	4.625	100.473	100.368	100.265				
4.500	102.578	102.535	102.490	4.500	100.187	100.119	102.546	4.750	100.672	100.562	100.454				
				4.625	100.403	100.297	100.231								

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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



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WesLend ARM High Balance

1733-77 5/1 LIBOR ARM High Balance				1833-77 7/1 LIBOR ARM High Balance				1933-77 10/1 LIBOR ARM High Balance			
Margin 2.25 Caps 2/2/5				Margin 2.25 Caps 5/2/5				Margin 2.25 Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	98.667	98.652	98.622	2.750	98.623	98.607	98.575	3.000	98.918	98.888	98.844
2.875	99.019	98.998	98.969	2.875	99.047	99.025	98.995	3.125	99.390	99.355	99.313
3.000	99.371	99.345	99.316	3.000	99.470	99.443	99.414	3.250	99.792	99.753	99.712
3.125	99.726	99.694	99.665	3.125	99.893	99.861	99.833	3.375	100.183	100.138	100.098
3.250	100.053	100.017	99.987	3.250	100.284	100.247	100.220	3.500	100.574	100.524	100.486
3.375	100.379	100.337	100.307	3.375	100.671	100.629	100.603	3.625	100.967	100.911	100.874
3.500	100.709	100.662	100.632	3.500	101.061	101.013	100.988	3.750	101.306	101.245	101.208
3.625	101.041	100.989	100.959	3.625	101.452	101.399	101.375	3.875	101.644	101.578	101.540
3.750	101.299	101.242	101.209	3.750	101.722	101.664	101.639	4.000	101.986	101.915	101.877
3.875	101.549	101.486	101.452	3.875	101.980	101.917	101.890	4.125	102.328	102.252	102.214
4.000	101.798	101.730	101.694	4.000	102.242	102.174	102.145	4.250	102.539	102.458	102.417
4.125	102.048	101.975	101.937	4.125	102.505	102.431	102.401	4.375	102.734	102.647	102.604
4.250	102.286	102.208	102.167	4.250	102.726	102.647	102.614	4.500	102.930	102.838	102.792
4.375	102.522	102.438	102.395	4.375	102.942	102.858	102.823	4.625	103.129	103.032	102.983
4.500	102.757	102.668	102.623	4.500	103.159	103.070	103.032	4.750	103.288	103.186	103.134
4.625	102.992	102.898	102.851	4.625	103.377	103.282	103.241	4.875	103.442	103.334	103.278
4.750	103.226	103.127	103.077	4.750	103.500	103.500	103.474	5.000	103.500	103.482	103.423
4.875	103.459	103.355	103.303	4.875	103.500	103.500	103.500	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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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
LTV > 80% w/No MI (in addition to above adjustments)							
No MI w/760+ Fico	n/a	n/a	n/a	n/a	n/a	-0.375	-1.000
No MI w/740-759 Fico	n/a	n/a	n/a	n/a	n/a	-0.375	-1.125
No MI w/720-739 Fico	n/a	n/a	n/a	n/a	n/a	-0.375	n/a