



Effective: 8/9/19 11:45 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

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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
3.250	101.164	100.862	100.798	100.437	3.500	101.890	101.835	101.809	101.742	3.000	101.184	101.133	101.086	100.979
3.375	101.580	101.505	101.441	101.053	3.625	102.547	102.474	102.470	102.397	3.125	101.670	101.618	101.572	101.482
3.500	101.953	101.877	101.808	101.577	3.750	103.042	102.964	102.965	102.887	3.250	102.101	101.926	101.915	101.864
3.625	102.305	102.230	102.161	102.028	3.875	103.486	103.403	103.410	103.326	3.375	102.381	102.251	102.267	102.211
3.750	102.633	102.599	102.565	102.043	4.000	103.893	103.804	103.816	103.728	3.500	102.637	102.526	102.548	102.485
3.875	103.166	103.132	103.098	102.554	4.125	104.274	104.179	104.198	104.104	3.625	103.348	103.173	102.990	102.585
4.000	103.758	103.724	103.690	103.082	4.250	104.120	104.020	104.048	103.950	3.750	103.403	103.228	103.115	103.009
4.125	103.761	103.727	103.693	103.399	4.375	104.564	104.459	104.493	104.389	3.875	103.407	103.329	103.369	103.291
4.250	103.914	103.914	103.911	103.023	4.500	104.985	104.875	104.914	104.805	4.000	103.760	103.585	103.601	103.518
4.375	104.253	104.253	104.249	103.480	4.625	105.206	105.091	105.135	105.021	4.125	104.392	104.217	104.138	103.643
4.500	104.603	104.603	104.600	103.894	4.750	105.157	105.037	105.091	104.972	4.250	104.517	104.342	104.252	104.073
4.625	104.827	104.752	104.746	104.176	4.875	105.576	105.450	105.510	105.385	4.375	104.612	104.584	104.559	104.416
4.750	104.988	104.855	104.837	103.835	5.000	105.934	105.803	105.868	105.738	4.500	104.776	104.672	104.741	104.637
4.875	105.379	105.246	105.228	104.249	5.125	106.187	106.051	106.122	105.987	4.625	104.677	104.649	104.624	103.911
5.000	105.589	105.455	105.438	104.597	5.250	106.085	105.944	106.024	105.884	4.750	104.672	104.644	104.620	104.232
5.125	105.809	105.676	105.658	104.908	5.375	106.200	106.200	106.200	106.200	4.875	104.779	104.749	104.725	104.465
5.250	105.701	105.692	105.673	105.047	5.500	106.083	105.955	105.773		5.000	104.910	104.858	104.806	104.648
5.375	105.636	105.483	105.563	105.412	5.625					5.125	102.769	102.639	102.707	102.578
5.500	105.925	105.767	105.852	105.696	5.750					5.250	103.070	102.935	103.009	102.874
5.625	106.151	105.988	106.079	105.917	5.875					5.375	103.291	103.150	103.230	103.089
5.750					6.000					5.500				
5.875					6.125					5.625				
6.000					6.250					5.750				
6.125					6.375					5.875				
6.250					6.500					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 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

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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

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WesLend Fixed Agency Super Conforming - LP Only										
1053-01 1153-01 FHLMC 25/30 Yr Fixed SC					1353-01 FHLMC 15 Yr Fixed SC					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.625	101.791	101.682	101.672	101.562	2.875	99.707	99.672	99.682	99.552	
3.750	101.950	101.921	101.892	101.811	3.000	100.119	100.097	100.088	99.972	
3.875	102.338	102.316	102.287	102.222	3.125	100.614	100.593	100.584	100.471	
4.000	102.814	102.825	102.795	102.746	3.250	101.942	101.925	101.916	101.807	
4.125	102.799	102.813	102.784	102.727	3.375	102.238	102.225	102.216	102.113	
4.250	102.875	102.881	102.832	102.698	3.500	102.350	102.346	102.338	102.238	
4.375	103.168	103.180	103.131	102.999	3.625	102.493	102.495	102.467	102.377	
4.500	103.404	103.419	103.370	103.242	3.750	103.037	103.041	103.012	102.925	
4.625	103.398	103.414	103.365	103.238	3.875	103.162	103.167	103.138	103.048	
4.750	103.309	103.362	103.293	103.119	4.000	103.534	103.533	103.505	103.420	
4.875	103.549	103.606	103.538	103.367	4.125	103.002	103.023	102.975	102.905	
5.000	103.778	103.838	103.769	103.602	4.250	103.500	103.523	103.475	103.409	
5.125	103.465	103.467	103.379	103.223	4.375	103.849	103.873	103.825	103.758	
5.250	103.780	103.786	103.698	103.546	4.500	102.319	102.204	102.136	101.932	
5.375	104.050	104.059	103.971	103.822	4.625	102.725	102.610	102.542	102.340	
5.500	104.265	104.277	104.188	104.043	4.750	103.059	102.946	102.878	102.676	
5.625	104.000	104.098	103.990	103.875	4.875	103.335	103.224	103.155	102.960	
5.750	104.254	104.354	104.247	104.134	5.000	103.001	103.001	102.912	102.916	
5.875	104.483	104.587	104.479	104.367	5.125	103.304	103.306	103.217	103.225	
6.000	104.702	104.807	104.699	104.588	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 > 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	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 State	-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

1000-99 1001-99		1100-99 1101-99				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	
3.250	101.164	100.862	100.798	100.437	3.500	101.890	101.835	101.809	101.742	3.000	101.184	101.133	101.086	100.979	
3.375	101.580	101.505	101.441	101.053	3.625	102.547	102.474	102.470	102.397	3.125	101.670	101.618	101.572	101.482	
3.500	101.953	101.877	101.808	101.577	3.750	103.042	102.964	102.965	102.887	3.250	102.101	101.926	101.915	101.864	
3.625	102.305	102.230	102.161	102.028	3.875	103.486	103.403	103.410	103.326	3.375	102.381	102.251	102.267	102.211	
3.750	102.633	102.599	102.565	102.043	4.000	103.893	103.804	103.816	103.728	3.500	102.637	102.526	102.548	102.485	
3.875	103.166	103.132	103.098	102.554	4.125	104.274	104.179	104.198	104.104	3.625	103.348	103.173	102.990	102.585	
4.000	103.758	103.724	103.690	103.082	4.250	104.120	104.020	104.048	103.950	3.750	103.403	103.228	103.115	103.009	
4.125	103.761	103.727	103.693	103.399	4.375	104.564	104.459	104.493	104.389	3.875	103.407	103.329	103.369	103.291	
4.250	103.914	103.914	103.911	103.023	4.500	104.985	104.875	104.914	104.805	4.000	103.760	103.585	103.601	103.518	
4.375	104.253	104.253	104.249	103.480	4.625	105.206	105.091	105.135	105.021	4.125	104.392	104.217	104.138	103.643	
4.500	104.603	104.603	104.600	103.894	4.750	105.157	105.037	105.091	104.972	4.250	104.517	104.342	104.252	104.073	
4.625	104.827	104.752	104.746	104.176	4.875	105.576	105.450	105.510	105.385	4.375	104.612	104.584	104.559	104.416	
4.750	104.988	104.855	104.837	103.835	5.000	105.934	105.803	105.868	105.738	4.500	104.776	104.672	104.741	104.637	
4.875	105.379	105.246	105.228	104.249	5.125	106.187	106.051	106.122	105.987	4.625	104.677	104.649	104.624	103.911	
5.000	105.589	105.455	105.438	104.597	5.250	106.085	105.944	106.024	105.884	4.750	104.672	104.644	104.620	104.232	
5.125	105.809	105.676	105.658	104.908	5.375	106.200	106.200	106.200	106.200	4.875	104.779	104.749	104.725	104.465	
5.250	105.701	105.692	105.673	105.047	5.500	106.083	105.955	105.773		5.000	104.910	104.858	104.806	104.648	
5.375	105.636	105.483	105.563	105.412	5.625					5.125	102.769	102.639	102.707	102.578	
5.500	105.925	105.767	105.852	105.696	5.750					5.250	103.070	102.935	103.009	102.874	
5.625	106.151	105.988	106.079	105.917	5.875					5.375	103.291	103.150	103.230	103.089	

1400-99 1401-99		1008-05 1007-05				1308-05 1307-05									
		Conventional 10 Yr Fixed				Conventional 30 Yr Fixed COOP and CEMA					Conventional 15 Yr Fixed COOP and CEM				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	101.495	101.445	101.458	101.407	3.625	101.595	101.515	101.407	101.328	3.250	101.257	101.205	101.215	101.164	
3.375	101.791	101.735	101.754	101.698	3.750	101.517	101.432	101.427	101.343	3.375	101.608	101.551	101.567	101.511	
3.500	102.175	102.006	102.018	101.957	3.875	102.033	101.942	101.943	101.854	3.500	101.888	101.826	101.848	101.785	
3.625	102.823	102.648	102.562	102.285	4.000	102.565	102.469	102.475	102.382	3.625	101.991	101.924	101.952	101.885	
3.750	102.761	102.699	102.708	102.637	4.125	102.887	102.786	102.798	102.699	3.750	102.420	102.347	102.381	102.309	
3.875	102.984	102.907	102.948	102.872	4.250	102.512	102.406	102.428	102.323	3.875	102.707	102.629	102.669	102.591	
4.000	103.246	103.219	103.150	103.068	4.375	102.974	102.862	102.889	102.780	4.000	102.939	102.856	102.901	102.818	
4.125	103.930	103.850	103.811	103.291	4.500	103.393	103.276	103.309	103.194	4.125	103.067	102.978	103.031	102.943	
4.250	103.805	103.760	103.729	103.630	4.625	103.680	103.558	103.596	103.476	4.250	103.502	103.408	103.466	103.373	
4.375	104.131	104.086	104.044	103.861	4.750	103.339	103.212	103.260	103.135	4.375	103.850	103.751	103.815	103.716	
4.500	104.408	104.233	104.155	104.052	4.875	103.758	103.626	103.679	103.549	4.500	104.076	103.972	104.041	103.937	
4.625	104.354	104.323	104.291	103.806	5.000	104.111	103.973	104.032	103.897	4.625	103.447	103.337	103.319	103.211	
4.750	104.359	104.246	104.234	104.121	5.125	104.427	104.284	104.349	104.208	4.750	103.773	103.659	103.646	103.532	
4.875	104.575	104.456	104.451	104.333	5.250	104.566	104.418	104.493	104.347	4.875	104.011	103.891	103.884	103.765	
5.000	104.755	104.632	104.632	104.508	5.375	104.936	104.783	104.863	104.712	5.000	104.199	104.074	104.072	103.948	
5.125	102.286	102.157	102.227	102.098	5.500	105.225	105.067	105.152	104.996	5.125	102.069	101.939	102.007	101.878	
5.250	102.594	102.460	102.535	102.401	5.625	105.451	105.288	105.379	105.217	5.250	102.370	102.235	102.309	102.174	
5.375	102.820	102.680	102.761	102.622	5.750					5.375	102.591	102.450	102.530	102.389	
5.500	103.026	102.882	102.968	102.824	5.875					5.500	102.771	102.625	102.710	102.565	
5.625	101.585	101.435	101.528	101.379	6.000					5.625	101.334	101.183	101.275	101.124	

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

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years o								
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-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				
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						



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: 8/9/19 11:45 AM

WesLend Fixed High Balance

1033-99 1133-99					1233-99 1153-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.875	102.182	102.049	102.015	101.667	4.000	101.525	101.479	101.418		3.250	101.213	101.174	101.135	
4.000	102.461	102.328	102.294	102.167	4.125	101.537	101.501	101.430		3.375	101.489	101.450	101.411	
4.125	102.703	102.602	102.614	102.515	4.250	101.690	101.611	101.487		3.500	101.814	101.775	101.736	
4.250	102.589	102.489	102.486	102.126	4.375	102.031	101.957	101.838		3.625	102.097	102.058	102.019	
4.375	103.014	102.914	102.911	102.716	4.500	102.291	102.219	102.100		3.750	102.387	102.348	102.309	
4.500	103.367	103.251	103.283	103.169	4.625	102.309	102.266	102.232		3.875	102.363	102.324	102.285	
4.625	103.689	103.567	103.606	103.486	4.750	102.320	102.265	102.231		4.000	102.611	102.579	102.548	
4.750	103.174	102.877	102.925	102.800	4.875	102.332	102.286	102.252		4.125	103.130	103.091	103.052	
4.875	103.602	103.424	103.478	103.348	5.000	102.632	102.575	102.541		4.250	103.168	103.137	103.105	
5.000	103.987	103.849	103.908	103.772	5.125	102.818	102.761	102.727		4.375	103.394	103.363	103.332	
5.125	104.257	104.114	104.179	104.038	5.250	102.806	102.749	102.715		4.500	103.442	103.411	103.379	
5.250	103.973	103.245	103.231		5.375	102.972	102.934	102.889		4.625	103.550	103.519	103.488	
5.375	104.382	103.666	103.652		5.500	103.249	103.211	103.168		4.750	103.077	103.037	103.003	
5.500	104.664	103.211	103.168		5.625					4.875	103.074	103.034	103.000	
5.625	104.882				5.750					5.000	103.072	103.032	102.998	
5.750	104.179				5.875					5.125				
					6.000					5.250				

1433-99
1453-99

Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.997	100.958	100.919	
3.375	101.273	101.234	101.195	
3.500	101.599	101.560	101.521	
3.625	101.881	101.842	101.803	
3.750	102.172	102.133	102.094	
3.875	102.147	102.108	102.069	
4.000	102.395	102.364	102.332	
4.125	102.914	102.875	102.836	
4.250	102.952	102.921	102.890	
4.375	103.179	103.147	103.116	
4.500	103.226	103.195	103.164	
4.625	103.335	103.303	103.272	
4.750	102.617	102.563	102.524	
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 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		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



Lock Desk Hours 8:00 am - 4:30 pm Pacific Time
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WesLend Government																			
8000-99 8100-99					6000-99 6100-99					8200-99 6200-99					8300-99 6300-99				
FHA/VA 25/30 Yr Fixed					FHA/VA 20 Yr Fixed					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	102.914	102.441	102.374	102.311	3.375	102.943	102.873	102.811	102.744	3.500	102.773	102.490	102.513	102.451					
3.375	103.441	102.873	102.811	102.744	3.500	103.327	103.252	103.195	103.122	3.625	103.190	102.804	102.833	102.766					
3.500	103.987	103.252	103.195	103.122	3.625	103.732	103.652	103.601	103.523	3.750	103.335	103.262	103.298	103.225					
3.625	104.449	103.652	103.601	103.523	3.750	104.127	104.042	103.997	103.913	3.875	103.657	103.579	103.620	103.542					
3.750	104.372	104.042	103.997	103.913	3.875	103.760	103.669	103.628	103.539	4.000	103.965	103.882	103.928	103.846					
3.875	104.312	103.849	103.628	103.539	4.000	104.077	103.981	103.945	103.852	4.125	104.267	104.178	104.230	104.142					
4.000	104.806	104.363	103.945	103.852	4.125	104.468	104.367	104.337	104.238	4.250	104.560	104.467	104.524	104.431					
4.125	105.153	104.548	104.337	104.238	4.250	104.855	104.749	104.724	104.620	4.375	104.487	104.388	104.359	104.261					
4.250	104.966	104.749	104.724	104.620	4.375	103.953	103.842	103.853	103.743	4.500	104.769	104.665	104.642	104.538					
4.375	104.942	104.553	103.853	103.743	4.500	104.240	104.160	104.140	104.025	4.625	104.428	104.353	104.314						
4.500	105.250	104.891	104.140	104.025	4.625	104.716	104.646	104.601	104.425	4.750	103.336	103.260	103.221						
4.625	105.622	105.103	104.601	104.425	4.750	105.052	104.925	104.953	104.828	4.875	103.699	103.623	103.584						
4.750	105.410	105.155	104.953	104.828	4.875	104.183	104.155	104.131	103.941	5.000	104.060	103.985	103.946						
4.875	105.163	105.157	104.131	103.941	5.000	104.481	104.453	104.429	104.195	5.125	104.420	104.345	104.306						
5.000	105.461	105.411	104.429	104.195	5.125	104.923	104.895	104.871		5.250	103.340	103.265	103.226						
5.125	105.530	105.419	104.871		5.250	104.053	103.952	103.928		5.375	103.700	103.625	103.586						
5.250	105.863	105.388	104.811		5.375	104.225	104.197	104.173		5.500									
5.375	105.524	104.305	104.368		5.500	104.723	104.695	104.671		5.625									
5.500	105.745	104.695	104.671		5.625	104.978	104.950	104.926		5.750									
5.625	106.065	104.950	104.926		5.750														

7000-99					USDA 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.375	102.943	102.873	102.811	102.744					
3.500	103.327	103.252	103.195	103.122					
3.625	103.732	103.652	103.601	103.523					
3.750	104.127	104.042	103.997	103.913					
3.875	103.760	103.669	103.628	103.539					
4.000	104.077	103.981	103.945	103.852					
4.125	104.468	104.367	104.337	104.238					
4.250	104.855	104.749	104.724	104.620					
4.375	103.953	103.842	103.853	103.743					
4.500	104.240	104.160	104.140	104.025					
4.625	104.716	104.646	104.601	104.425					
4.750	105.052	104.925	104.953	104.828					
4.875	104.183	104.155	104.131	103.941					
5.000	104.481	104.453	104.429	104.195					
5.125	104.923	104.895	104.871						
5.250	104.006	103.952	103.928						
5.375	104.225	104.197	104.173						
5.500	104.723	104.695	104.671						
5.625	104.978	104.950	104.926						
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					8333-99 6333-99					
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.500	102.333	101.993	101.937		3.375	101.092	101.075	101.062		
3.625	102.479	102.321	102.277		3.500	101.519	101.503	101.489		
3.750	102.647	102.503	102.459		3.625	101.935	101.918	101.905		
3.875	102.532	102.441	102.400		3.750	102.358	102.342	102.328		
4.000	102.949	102.687	102.651		3.875	102.144	102.128	102.114		
4.125	103.073	102.867	102.837		4.000	102.475	102.458	102.445		
4.250	103.158	103.051	103.027		4.125	102.812	102.795	102.782		
4.375	103.192	102.302	102.277		4.250	103.164	103.147	103.134		
4.500	103.230	102.608	102.582		4.375	101.666	101.599	101.545		
4.625	103.142	102.924	102.898		4.500	101.995	101.929	101.874		
4.750	103.325	103.202	103.177		4.625	102.276	102.209	102.155		
4.875	103.092	102.661	102.680		4.750	102.542	102.475	102.421		
5.000	103.166	102.974	102.993		4.875					
5.125	103.354	103.300	103.319		5.000					
5.250	103.825	103.633	103.652		5.125					
5.375	103.217	103.215	103.278		5.250					
5.500	103.055	102.896	102.955		5.375					
5.625	102.840	102.812	100.661		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 Margin 2.000				6700-99 Margin 2.000			
FHA 5/1 ARM				VA 5/1 ARM			
Caps 1/1/1 Index: 1 year CMT				Caps 1/1/5 Index: 1 year CMT			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.000	100.032	99.969	99.907	3.000	100.032	99.969	99.907
3.125	100.420	100.357	100.295	3.125	100.420	100.357	100.295
3.250	100.808	100.745	100.683	3.250	100.808	100.745	100.683
3.375	101.207	101.144	101.082	3.375	101.207	101.144	101.082
3.500	101.597	101.534	101.472	3.500	101.597	101.534	101.472
3.625	101.987	101.924	101.862	3.625	101.987	101.924	101.862
3.750	102.378	102.315	102.253	3.750	102.378	102.315	102.253
3.875	102.084	102.021	101.959	3.875	102.084	102.021	101.959
4.000	102.484	102.421	102.359	4.000	102.484	102.421	102.359
4.125	102.875	102.812	102.750	4.125	102.875	102.812	102.750
4.250	103.266	103.203	103.141	4.250	103.266	103.203	103.141
4.375	102.719	102.656	102.594	4.375	102.719	102.656	102.594
4.500	103.108	103.045	102.983	4.500	103.108	103.045	102.983
4.625	103.507	103.444	103.382	4.625	103.507	103.444	103.382
4.750	103.907	103.844	103.782	4.750	103.907	103.844	103.782
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	
3.250	99.484	99.468	99.452		3.250	99.640	99.624	99.609		
3.375	100.105	100.090	100.074		3.375	100.173	100.157	100.142		
3.500	100.535	100.519	100.504		3.500	100.664	100.648	100.633		
3.625	100.829	100.813	100.798		3.625	101.303	101.287	101.272		
3.750	101.107	101.092	101.076		3.750	101.756	101.741	101.725		
3.875	101.577	101.562	101.546		3.875	102.066	102.050	102.034		
4.000	102.138	102.122	102.107		4.000	102.433	102.417	102.402		
4.125	102.217	102.201	102.185		4.125	102.674	102.659	102.643		
4.250	102.589	102.574	102.558		4.250	102.921	102.906	102.890		
4.375	102.932	102.916	102.900		4.375	103.283	103.267	103.252		
4.500	103.286	103.270	103.255		4.500	103.606	103.591	103.575		
4.625	103.430	103.414	103.399		4.625	103.574	103.558	103.543		
4.750	103.711	103.695	103.679		4.750	103.932	103.916	103.901		
4.875	104.106	104.091	104.075		4.875	104.316	104.300	104.284		
5.000	104.320	104.304	104.289		5.000	104.510	104.494	104.478		
5.125	104.591	104.576	104.560		5.125	104.643	104.627	104.611		
5.250					5.250	104.730	104.714	104.699		
5.375					5.375					
5.500					5.500					
5.625					5.625					

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 > 15yr	-0.750

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%	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
		3.250	99.720	99.598	99.588	99.456
		3.375	100.353	100.234	100.224	100.097
		3.500	102.013	101.901	101.891	101.771
		3.625	102.353	102.244	102.234	102.124
		3.750	102.513	102.484	102.455	102.374
		3.875	102.901	102.879	102.850	102.785
		4.000	103.377	103.388	103.358	103.309
		4.125	103.362	103.376	103.347	103.290
		4.250	103.433	103.439	103.390	103.256
		4.375	103.725	103.737	103.688	103.556
		4.500	103.961	103.976	103.927	103.799
		4.625	103.955	103.971	103.922	103.795
		4.750	104.142	104.195	104.126	103.952
		4.875	104.382	104.439	104.371	104.200
		5.000	104.611	104.671	104.602	104.435
		5.125	104.865	104.867	104.779	104.623
		5.250	105.179	105.185	105.097	104.945
		5.375	105.450	105.459	105.371	105.222
		5.500	105.665	105.677	105.588	105.443
		5.625	106.102	106.200	106.092	105.977

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							
	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																							
1700-77 Margin 2.25				5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25				7/1 LIBOR ARM Caps 5/2/5				1900-77 Margin 2.25				10/1 LIBOR ARM Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	99.244	99.221	99.208	2.750	99.452	99.427	99.411	3.000	99.748	99.716	99.689	3.125	100.205	100.175	100.144	3.250	100.555	100.527	100.490	3.375	100.890	100.863	100.821
2.875	99.594	99.571	99.554	2.875	99.834	99.810	99.789	3.125	100.215	100.193	100.167	3.250	100.590	100.570	100.538	3.500	101.227	101.200	101.153	3.625	101.564	101.539	101.486
3.000	99.944	99.923	99.900	3.000	100.215	100.193	100.167	3.375	101.319	101.300	101.259	3.500	101.684	101.667	101.620	3.625	101.457	101.436	101.387	3.750	101.862	101.837	101.779
3.125	100.289	100.269	100.241	3.125	100.590	100.570	100.538	3.625	102.050	102.035	101.982	3.750	101.684	101.667	101.620	3.875	102.155	102.130	102.067	4.000	102.445	102.420	102.352
3.250	100.585	100.564	100.531	3.250	100.954	100.935	100.899	3.750	102.293	102.276	102.219	4.000	102.445	102.420	102.352	4.125	102.737	102.711	102.638	4.250	103.027	103.001	102.928
3.375	100.874	100.854	100.815	3.375	101.319	101.300	101.259	4.000	102.745	102.725	102.658	4.125	103.377	103.351	103.280	4.250	103.667	103.641	103.568	4.375	103.957	103.931	103.854
3.500	101.164	101.144	101.100	3.500	101.684	101.667	101.620	4.125	102.971	102.951	102.878	4.250	104.257	104.231	104.158	4.375	104.547	104.521	104.448	4.500	104.837	104.811	104.734
3.625	101.457	101.436	101.387	3.625	102.050	102.035	101.982	4.250	103.243	103.223	103.150	4.375	105.527	105.501	105.428	4.500	105.817	105.791	105.718	4.625	106.107	106.081	106.004
3.750	101.693	101.671	101.617	3.750	102.293	102.276	102.219	4.375	103.515	103.495	103.422	4.500	106.807	106.781	106.708	4.625	107.097	107.071	107.004	4.750	107.387	107.361	107.284
3.875	101.923	101.900	101.840	3.875	102.519	102.501	102.439	4.625	103.787	103.767	103.704	4.750	108.087	108.061	108.004	4.875	108.377	108.351	108.284	5.000	108.667	108.641	108.564
4.000	102.150	102.125	102.060	4.000	102.745	102.725	102.658	4.875	104.059	104.039	103.976	5.000	109.267	109.241	109.184	5.125	109.557	109.531	109.464	5.250	109.847	109.821	109.744
4.125	102.377	102.351	102.280	4.125	102.971	102.951	102.878	5.125	104.331	104.311	104.248	5.250	110.447	110.421	110.364	5.375	110.737	110.711	110.644	5.500	111.027	111.001	110.924
4.250	102.273	102.228	102.179	4.250	103.243	103.223	103.150	5.375	104.603	104.583	104.520	5.500	111.627	111.601	111.544	5.625	111.917	111.891	111.824	5.750	112.207	112.181	112.104
4.375	102.414	102.369	102.320	4.375	103.515	103.495	103.422	5.625	104.875	104.855	104.792	5.750	112.807	112.781	112.724	5.875	113.097	113.071	113.004	6.000	113.387	113.361	113.284
4.500	100.469	100.361	100.252	4.500	103.787	103.767	103.704	5.875	105.147	105.127	105.064	6.000	114.087	114.061	114.004	6.125	114.377	114.351	114.284	6.250	114.667	114.641	114.564
				4.625	100.871	100.843	100.814	6.125	105.419	105.399	105.336	6.250	115.267	115.241	115.184	6.375	115.557	115.531	115.464	6.500	115.847	115.821	115.744

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	-1.500	-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 Margin 2.25				5/1 LIBOR ARM High Balance Caps 2/2/5				1833-77 Margin 2.25				7/1 LIBOR ARM High Balance Caps 5/2/5				1933-77 Margin 2.25				10/1 LIBOR ARM High Balance 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				
2.750	99.376	99.353	99.340	2.750	99.457	99.431	99.415	3.000	99.810	99.778	99.752	3.000	99.810	99.778	99.752	3.000	99.810	99.778	99.752				
2.875	99.723	99.700	99.683	2.875	99.835	99.811	99.790	3.125	100.262	100.233	100.202	3.125	100.262	100.233	100.202	3.125	100.262	100.233	100.202				
3.000	100.067	100.046	100.023	3.000	100.211	100.189	100.162	3.250	100.607	100.579	100.542	3.250	100.607	100.579	100.542	3.250	100.607	100.579	100.542				
3.125	100.413	100.393	100.364	3.125	100.586	100.565	100.534	3.375	100.939	100.912	100.870	3.375	100.939	100.912	100.870	3.375	100.939	100.912	100.870				
3.250	100.708	100.688	100.655	3.250	100.950	100.930	100.894	3.500	101.272	101.246	101.199	3.500	101.272	101.246	101.199	3.500	101.272	101.246	101.199				
3.375	101.000	100.979	100.941	3.375	101.315	101.297	101.255	3.625	101.608	101.582	101.530	3.625	101.608	101.582	101.530	3.625	101.608	101.582	101.530				
3.500	101.295	101.274	101.230	3.500	101.680	101.664	101.617	3.750	101.904	101.879	101.821	3.750	101.904	101.879	101.821	3.750	101.904	101.879	101.821				
3.625	101.591	101.570	101.521	3.625	102.048	102.032	101.980	3.875	102.197	102.172	102.109	3.875	102.197	102.172	102.109	3.875	102.197	102.172	102.109				
3.750	101.830	101.808	101.753	3.750	102.290	102.273	102.216	4.000	102.490	102.464	102.396	4.000	102.490	102.464	102.396	4.000	102.490	102.464	102.396				
3.875	102.061	102.037	101.978	3.875	102.517	102.499	102.436	4.125	102.785	102.759	102.686	4.125	102.785	102.759	102.686	4.125	102.785	102.759	102.686				
4.000	102.289	102.265	102.200	4.000	102.745	102.726	102.658	4.250	102.993	102.966	102.888	4.250	102.993	102.966	102.888	4.250	102.993	102.966	102.888				
4.125	102.519	102.493	102.423	4.125	102.975	102.954	102.881	4.375	103.193	103.164	103.080	4.375	103.193	103.164	103.080	4.375	103.193	103.164	103.080				
4.250	102.738	102.710	102.635	4.250	103.145	103.122	103.044	4.500	103.395	103.364	103.275	4.500	103.395	103.364	103.275	4.500	103.395	103.364	103.275				
4.375	102.956	102.927	102.846	4.375	103.308	103.283	103.199	4.625	103.500	103.500	103.473	4.625	103.500	103.500	103.473	4.625	103.500	103.500	103.473				
4.500	103.174	103.142	103.057	4.500	103.472	103.444	103.355	4.750	103.500	103.500	103.500	4.750	103.500	103.500	103.500	4.750	103.500	103.500	103.500				
4.625	103.391	103.358	103.268	4.625	103.500	103.500	103.500	5.000				5.000				5.000							
4.750	103.500	103.500	103.500	4.750				4.875				4.875				4.875							
4.875				4.875				5.000				5.000				5.000							
5.000				5.000				5.125				5.125				5.125							
5.125				5.125																			

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 > 15yr	-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

[Return to Home Tab](#)



Effective: 8/9/19 11:45 AM

WesLend Jumbo

3000-21 Jumbo 30 Yr Fixed						3300-21 Jumbo 15 Yr Fixed					
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.000			3.750			3.750					
4.125			3.875			3.875					
4.250			4.000			4.000					
4.375			4.125			4.125					
4.500			4.250			4.250					
4.625			4.375			4.375					
4.750			4.500			4.500					
4.875			4.625			4.625					
5.000			4.750			4.750					
5.125			4.875			4.875					
5.250			5.000			5.000					
5.375			5.125			5.125					
5.500			5.250			5.250					
5.625			5.375			5.375					
5.750			5.500			5.500					
5.875			5.625			5.625					
6.000			5.750			5.750					
6.125			5.875			5.875					
6.250			6.000			6.000					
6.375			6.125			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	Rate	30 Day	45 Day	Rate	30 Day	45 Day			
3.500			3.500			3.625			3.625			3.625					
3.625			3.625			3.750			3.750			3.750					
3.750			3.750			3.875			3.875			3.875					
3.875			3.875			4.000			4.000			4.000					
4.000			4.000			4.125			4.125			4.125					
4.125			4.125			4.250			4.250			4.250					
4.250			4.250			4.375			4.375			4.375					
4.375			4.375			4.500			4.500			4.500					
4.500			4.500			4.625			4.625			4.625					
4.625			4.625			4.750			4.750			4.750					
4.750			4.750			4.875			4.875			4.875					
4.875			4.875			5.000			5.000			5.000					
5.000			5.000			5.125			5.125			5.125					
5.125			5.125			5.250			5.250			5.250					
5.250			5.250			5.375			5.375			5.375					
5.375			5.375			5.500			5.500			5.500					
5.500			5.500			5.625			5.625			5.625					
5.625			5.625			5.750			5.750			5.750					
5.750			5.750			5.875			5.875			5.875					
5.875			5.875			6.000			6.000			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