



Effective: 8/16/19 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.

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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	101.193	101.136	101.081	100.532	3.500	101.947	101.871	101.800	101.730	3.000	101.182	101.136	101.100	100.942
3.375	101.882	101.824	101.769	101.115	3.625	102.454	102.396	102.319	102.244	3.125	101.688	101.643	101.606	101.446
3.500	102.205	102.162	102.107	101.598	3.750	102.911	102.875	102.794	102.713	3.250	102.252	102.077	101.859	101.805
3.625	102.630	102.587	102.532	102.060	3.875	103.297	103.304	103.218	103.132	3.375	102.562	102.387	102.207	102.148
3.750	102.678	102.650	102.615	101.905	4.000	103.867	103.717	103.626	103.534	3.500	102.649	102.503	102.488	102.423
3.875	103.187	103.159	103.124	102.390	4.125	104.086	104.105	104.008	103.911	3.625	103.600	103.425	103.135	102.495
4.000	103.566	103.537	103.503	102.961	4.250	103.935	103.876	103.773	103.672	3.750	103.394	103.219	103.125	102.917
4.125	103.724	103.715	103.681	103.233	4.375	104.273	104.307	104.200	104.093	3.875	103.396	103.247	103.257	103.176
4.250	103.731	103.731	103.731	102.708	4.500	104.689	104.728	104.615	104.503	4.000	103.786	103.611	103.485	103.400
4.375	104.069	104.069	104.069	103.131	4.625	104.908	104.953	104.835	104.718	4.125	104.432	104.257	104.128	103.575
4.500	104.396	104.396	104.396	103.535	4.750	104.987	105.042	104.919	104.796	4.250	104.559	104.384	104.269	104.001
4.625	104.623	104.617	104.617	103.819	4.875	105.392	105.452	105.324	105.196	4.375	104.638	104.600	104.571	104.337
4.750	104.743	104.615	104.615	103.552	5.000	105.737	105.803	105.670	105.537	4.500	104.748	104.710	104.681	104.544
4.875	105.123	104.989	104.987	103.966	5.125	105.994	106.065	105.927	105.789	4.625	104.743	104.705	104.676	104.017
5.000	105.351	105.218	105.216	104.283	5.250	106.081	106.162	106.018	105.875	4.750	104.740	104.702	104.673	104.329
5.125	105.474	105.341	105.339	104.595	5.375	106.200	106.200	106.200	106.195	4.875	104.738	104.700	104.678	104.557
5.250	105.692	105.669	105.669	104.930	5.500	106.150	106.062	105.879		5.000	104.897	104.769	104.863	104.736
5.375	105.507	105.587	105.432	105.278	5.625					5.125	102.935	102.802	102.903	102.770
5.500	105.787	105.873	105.712	105.553	5.750					5.250	103.226	103.088	103.194	103.057
5.625	106.100	106.100	106.100	105.948	5.875					5.375	103.440	103.297	103.409	103.266
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				

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

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	101.916	101.907	101.798	101.788	2.875	99.786	99.740	99.757	99.711	
3.750	102.059	102.032	102.011	101.982	3.000	100.212	100.190	100.181	100.160	
3.875	102.462	102.435	102.427	102.398	3.125	100.699	100.677	100.669	100.648	
4.000	102.920	102.893	102.896	102.867	3.250	102.040	102.021	102.014	101.993	
4.125	102.917	102.890	102.883	102.854	3.375	102.332	102.313	102.310	102.292	
4.250	102.916	102.870	102.889	102.840	3.500	102.391	102.380	102.379	102.361	
4.375	103.202	103.156	103.175	103.127	3.625	102.446	102.448	102.421	102.422	
4.500	103.418	103.372	103.390	103.341	3.750	102.987	102.989	102.963	102.964	
4.625	103.415	103.369	103.394	103.345	3.875	103.099	103.101	103.079	103.074	
4.750	103.341	103.277	103.349	103.281	4.000	103.467	103.462	103.441	103.434	
4.875	103.600	103.536	103.610	103.542	4.125	103.014	102.987	102.940	102.977	
5.000	103.813	103.749	103.825	103.757	4.250	103.516	103.487	103.444	103.478	
5.125	103.674	103.592	103.624	103.536	4.375	103.865	103.835	103.794	103.825	
5.250	103.977	103.895	103.929	103.841	4.500	102.353	102.334	102.264	102.250	
5.375	104.369	104.269	104.323	104.216	4.625	102.749	102.728	102.661	102.643	
5.500	104.572	104.471	104.527	104.419	4.750	103.068	103.044	102.979	102.959	
5.625	104.368	104.268	104.325	104.217	4.875	103.329	103.306	103.243	103.221	
5.750	104.596	104.496	104.554	104.446	5.000	103.079	103.080	102.991	102.997	
5.875	104.825	104.725	104.784	104.676	5.125	103.368	103.369	103.281	103.288	
6.000	105.035	104.935	104.991	104.884	5.250					

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

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



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WesLend Conforming DU and LP														
1000-99 1001-99					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	101.193	101.136	101.081	100.532	3.500	101.947	101.871	101.800	101.730	3.000	101.182	101.136	101.100	100.942
3.375	101.882	101.824	101.769	101.115	3.625	102.454	102.396	102.319	102.244	3.125	101.688	101.643	101.606	101.446
3.500	102.205	102.162	102.107	101.598	3.750	102.911	102.875	102.794	102.713	3.250	102.252	102.077	101.859	101.805
3.625	102.630	102.587	102.532	102.060	3.875	103.297	103.304	103.218	103.132	3.375	102.562	102.387	102.207	102.148
3.750	102.678	102.650	102.615	101.905	4.000	103.867	103.717	103.626	103.534	3.500	102.649	102.503	102.488	102.423
3.875	103.187	103.159	103.124	102.390	4.125	104.086	104.105	104.008	103.911	3.625	103.600	103.425	103.135	102.495
4.000	103.566	103.537	103.503	102.961	4.250	103.935	103.876	103.773	103.672	3.750	103.394	103.219	103.125	102.917
4.125	103.724	103.715	103.681	103.233	4.375	104.273	104.307	104.200	104.093	3.875	103.396	103.247	103.257	103.176
4.250	103.731	103.731	103.731	102.708	4.500	104.689	104.728	104.615	104.503	4.000	103.786	103.611	103.485	103.400
4.375	104.069	104.069	104.069	103.131	4.625	104.908	104.953	104.835	104.718	4.125	104.432	104.257	104.128	103.575
4.500	104.396	104.396	104.396	103.535	4.750	104.987	105.042	104.919	104.796	4.250	104.559	104.384	104.269	104.001
4.625	104.623	104.617	104.617	103.819	4.875	105.392	105.452	105.324	105.196	4.375	104.638	104.600	104.571	104.337
4.750	104.743	104.615	104.615	103.552	5.000	105.737	105.803	105.670	105.537	4.500	104.748	104.710	104.681	104.544
4.875	105.123	104.989	104.987	103.966	5.125	105.994	106.065	105.927	105.789	4.625	104.743	104.705	104.676	104.017
5.000	105.351	105.218	105.216	104.283	5.250	106.081	106.162	106.018	105.875	4.750	104.740	104.702	104.673	104.329
5.125	105.474	105.341	105.339	104.595	5.375	106.200	106.200	106.200	106.195	4.875	104.738	104.700	104.678	104.557
5.250	105.692	105.669	105.669	104.930	5.500	106.150	106.062	105.879		5.000	104.897	104.769	104.863	104.736
5.375	105.507	105.587	105.432	105.278	5.625					5.125	102.935	102.802	102.903	102.770
5.500	105.787	105.873	105.712	105.553	5.750					5.250	103.226	103.088	103.194	103.057
5.625	106.100	106.100	106.100	105.948	5.875					5.375	103.440	103.297	103.409	103.266

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	101.518	101.486	101.456	101.329	3.625	101.700	101.623	101.541	101.460	3.250	101.234	101.179	101.159	101.105
3.375	101.825	101.794	101.764	101.616	3.750	101.483	101.478	101.391	101.305	3.375	101.581	101.521	101.507	101.448
3.500	102.187	102.012	101.935	101.873	3.875	101.973	101.974	101.881	101.790	3.500	101.861	101.796	101.788	101.723
3.625	103.075	102.900	102.779	102.198	4.000	102.549	102.555	102.457	102.361	3.625	101.937	101.867	101.865	101.795
3.750	102.763	102.699	102.618	102.545	4.125	102.826	102.838	102.735	102.633	3.750	102.363	102.288	102.292	102.217
3.875	102.921	102.844	102.856	102.778	4.250	102.302	102.323	102.215	102.108	3.875	102.628	102.547	102.557	102.476
4.000	103.246	103.219	103.135	102.971	4.375	102.729	102.756	102.643	102.531	4.000	102.856	102.771	102.785	102.700
4.125	103.970	103.849	103.819	103.227	4.500	103.138	103.171	103.053	102.935	4.125	103.003	102.912	102.966	102.875
4.250	103.815	103.713	103.682	103.562	4.625	103.427	103.465	103.341	103.219	4.250	103.435	103.339	103.397	103.301
4.375	104.131	104.086	104.023	103.790	4.750	103.160	103.208	103.080	102.952	4.375	103.775	103.674	103.738	103.637
4.500	104.431	104.256	104.093	103.979	4.875	103.579	103.633	103.499	103.366	4.500	103.987	103.880	103.950	103.844
4.625	104.317	104.294	104.271	103.921	5.000	103.901	103.960	103.821	103.683	4.625	103.463	103.352	103.428	103.317
4.750	104.375	104.262	104.347	104.232	5.125	104.218	104.283	104.138	103.995	4.750	103.781	103.664	103.746	103.629
4.875	104.588	104.469	104.559	104.440	5.250	104.554	104.628	104.478	104.330	4.875	104.013	103.891	103.978	103.857
5.000	104.764	104.641	104.736	104.612	5.375	104.907	104.987	104.832	104.678	5.000	104.197	104.069	104.163	104.036
5.125	102.454	102.325	102.428	102.298	5.500	105.187	105.273	105.112	104.953	5.125	102.235	102.102	102.203	102.070
5.250	102.757	102.623	102.731	102.596	5.625	105.500	105.500	105.500	105.348	5.250	102.526	102.388	102.494	102.357
5.375	102.978	102.839	102.953	102.812	5.750					5.375	102.740	102.597	102.709	102.566
5.500	103.181	103.036	103.156	103.010	5.875					5.500	102.916	102.768	102.885	102.737
5.625	101.727	101.578	101.548	101.397	6.000					5.625	101.474	101.321	101.288	101.135

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	-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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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



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WesLend Fixed High Balance

1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.875	102.131	102.030	101.987	101.846	4.000	101.562	101.514	101.408		3.250	101.200	101.185	101.163	
4.000	102.520	102.526	102.428	102.332	4.125	101.586	101.537	101.427		3.375	101.423	101.407	101.385	
4.125	102.838	102.850	102.747	102.645	4.250	101.567	101.518	101.404		3.500	101.786	101.770	101.748	
4.250	102.443	102.329	102.301	102.114	4.375	101.847	101.797	101.680		3.625	102.112	102.096	102.074	
4.375	102.905	102.932	102.819	102.706	4.500	102.084	102.037	101.922		3.750	102.323	102.308	102.286	
4.500	103.350	103.382	103.264	103.147	4.625	102.108	102.063	101.951		3.875	102.334	102.319	102.297	
4.625	103.648	103.686	103.562	103.440	4.750	102.103	102.070	101.981		4.000	102.576	102.568	102.554	
4.750	103.172	103.087	102.958	102.830	4.875	102.113	102.082	101.997		4.125	103.092	103.076	103.054	
4.875	103.594	103.648	103.514	103.381	5.000	102.309	102.266	102.232		4.250	103.121	103.113	103.099	
5.000	104.014	104.073	103.934	103.796	5.125	102.481	102.438	102.404		4.375	103.341	103.333	103.318	
5.125	104.264	104.328	104.184	104.040	5.250	102.485	102.443	102.409		4.500	103.412	103.404	103.389	
5.250	104.101	103.288	103.288		5.375	102.860	102.818	102.784		4.625	103.521	103.513	103.499	
5.375	104.402	103.678	103.678		5.500	103.148	103.119	103.066		4.750	103.115	103.077	103.032	
5.500	104.677	103.119	103.066		5.625					4.875	103.113	103.075	103.030	
5.625	104.901				5.750					5.000	103.111	103.073	103.028	
5.750					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	100.985	100.969	100.947	
3.375	101.207	101.191	101.169	
3.500	101.570	101.555	101.533	
3.625	101.896	101.880	101.858	
3.750	102.108	102.092	102.070	
3.875	102.119	102.103	102.081	
4.000	102.360	102.353	102.338	
4.125	102.876	102.861	102.839	
4.250	102.906	102.898	102.883	
4.375	103.125	103.117	103.103	
4.500	103.196	103.188	103.174	
4.625	103.305	103.298	103.283	
4.750	102.531	102.507	102.478	
4.875				
5.000				
5.125				
5.250				

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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



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WesLend Government																								
8000-99 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										
3.250	102.867	102.534	102.442	102.086	3.375	102.794	102.721	102.616	102.508	3.500	102.835	102.456	102.449	102.384										
3.375	103.350	102.721	102.616	102.508	3.500	103.161	103.083	102.965	102.889	3.625	103.252	102.757	102.756	102.686										
3.500	103.827	103.083	102.985	102.889	3.625	103.554	103.470	103.358	103.277	3.750	103.291	103.215	103.252	103.177										
3.625	104.261	103.470	103.358	103.277	3.750	103.927	103.839	103.732	103.646	3.875	103.679	103.536	103.578	103.498										
3.750	104.241	103.839	103.732	103.646	3.875	103.445	103.351	103.280	103.189	4.000	103.929	103.843	103.890	103.805										
3.875	104.149	103.799	103.280	103.189	4.000	103.762	103.663	103.597	103.501	4.125	104.217	104.127	104.180	104.089										
4.000	104.594	104.313	103.597	103.501	4.125	104.133	104.029	103.968	103.867	4.250	104.498	104.402	104.461	104.365										
4.125	104.890	104.498	103.968	103.867	4.250	104.500	104.391	104.336	104.229	4.375	104.531	104.430	104.495	104.394										
4.250	104.797	104.502	104.336	104.229	4.375	103.716	103.602	103.582	103.470	4.500	104.816	104.709	104.780	104.674										
4.375	104.742	104.503	103.582	103.470	4.500	104.022	103.951	103.912	103.748	4.625	104.552	104.510	104.445											
4.500	104.982	104.841	103.912	103.748	4.625	104.493	104.424	104.385	104.129	4.750	103.480	103.438	103.373											
4.625	105.403	105.053	104.385	104.129	4.750	104.771	104.641	104.638	104.510	4.875	103.841	103.799	103.734											
4.750	105.273	105.105	104.638	104.510	4.875	104.080	104.038	104.014	103.876	5.000	104.201	104.158	104.096											
4.875	105.359	105.107	104.014	103.876	5.000	104.361	104.333	104.309	104.124	5.125	104.558	104.516	104.454											
5.000	105.606	105.361	104.309	104.124	5.125	104.793	104.765	104.741		5.250	103.496	103.454	103.392											
5.125	105.959	105.369	104.741		5.250	103.893	103.865	103.841		5.375	103.855	103.811	103.751											
5.250	106.282	105.338	103.841		5.375	104.129	104.101	104.077		5.500														
5.375	104.129	104.101	104.077		5.500	104.618	104.590	104.566		5.625														
5.500	104.618	104.590	104.566		5.625	104.866	104.838	104.814		5.750														
5.625	104.866	104.838	104.814		5.750																			
7000-99					USDA 30 Yr Fixed																			
Rate	15 Day	30 Day	45 Day	60 Day																				
3.375	102.775	102.702	102.579	102.508																				
3.500	103.161	103.083	102.965	102.889																				
3.625	103.554	103.470	103.358	103.277																				
3.750	103.927	103.839	103.732	103.646																				
3.875	103.445	103.351	103.280	103.189																				
4.000	103.762	103.663	103.597	103.501																				
4.125	104.133	104.029	103.968	103.867																				
4.250	104.500	104.391	104.336	104.229																				
4.375	103.716	103.602	103.582	103.470																				
4.500	104.022	103.951	103.912	103.748																				
4.625	104.493	104.424	104.385	104.129																				
4.750	104.771	104.641	104.638	104.510																				
4.875	104.080	104.038	104.014	103.876																				
5.000	104.361	104.333	104.309	104.124																				
5.125	104.793	104.765	104.741																					
5.250	103.893	103.865	103.841																					
5.375	104.129	104.101	104.077																					
5.500	104.618	104.590	104.566																					
5.625	104.866	104.838	104.814																					
5.750																								

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

Price Adjustments

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

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

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

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

*Adjustments to Total loan amount

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



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WesLend Government High Balance										
8033-99 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	102.055	101.891	101.773		3.375	101.074	101.057	101.044		
3.625	102.239	102.061	101.948		3.500	101.498	101.482	101.468		
3.750	102.325	102.236	102.129		3.625	101.914	101.897	101.884		
3.875	102.338	102.244	102.173		3.750	102.345	102.328	102.315		
4.000	102.712	102.484	102.418		3.875	102.115	102.107	102.100		
4.125	102.866	102.667	102.607		4.000	102.448	102.440	102.433		
4.250	102.964	102.855	102.800		4.125	102.785	102.777	102.771		
4.375	103.030	102.270	102.232		4.250	103.155	103.147	103.140		
4.500	102.938	102.582	102.544		4.375	101.682	101.665	101.652		
4.625	102.987	102.878	102.840		4.500	101.984	101.967	101.954		
4.750	103.288	103.179	103.141		4.625	102.252	102.235	102.222		
4.875	102.747	102.707	102.706		4.750	102.510	102.494	102.480		
5.000	103.068	103.027	103.027		4.875					
5.125	103.398	103.357	103.356		5.000					
5.250	103.735	103.694	103.694		5.125					
5.375	103.083	103.071	103.079		5.250					
5.500	103.095	102.934	103.024		5.375					
5.625	102.797	102.769	100.618		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				FHA 5/1 ARM Caps 1/1/1 Index: 1 year CMT				6700-99 Margin 2.000				VA 5/1 ARM Caps 1/1/5 Index: 1 year CMT			
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
3.000	100.321	100.258	100.196	3.000	100.321	100.258	100.196	3.000	100.321	100.258	100.196	3.000	100.321	100.258	100.196
3.125	100.709	100.646	100.584	3.125	100.709	100.646	100.584	3.125	100.709	100.646	100.584	3.125	100.709	100.646	100.584
3.250	101.098	101.035	100.973	3.250	101.098	101.035	100.973	3.250	101.098	101.035	100.973	3.250	101.098	101.035	100.973
3.375	101.164	101.101	101.039	3.375	101.164	101.101	101.039	3.375	101.164	101.101	101.039	3.375	101.164	101.101	101.039
3.500	101.553	101.490	101.428	3.500	101.553	101.490	101.428	3.500	101.553	101.490	101.428	3.500	101.553	101.490	101.428
3.625	101.943	101.880	101.818	3.625	101.943	101.880	101.818	3.625	101.943	101.880	101.818	3.625	101.943	101.880	101.818
3.750	102.343	102.280	102.218	3.750	102.343	102.280	102.218	3.750	102.343	102.280	102.218	3.750	102.343	102.280	102.218
3.875	102.374	102.311	102.249	3.875	102.374	102.311	102.249	3.875	102.374	102.311	102.249	3.875	102.374	102.311	102.249
4.000	102.775	102.712	102.650	4.000	102.775	102.712	102.650	4.000	102.775	102.712	102.650	4.000	102.775	102.712	102.650
4.125	103.166	103.103	103.041	4.125	103.166	103.103	103.041	4.125	103.166	103.103	103.041	4.125	103.166	103.103	103.041
4.250	103.557	103.494	103.432	4.250	103.557	103.494	103.432	4.250	103.557	103.494	103.432	4.250	103.557	103.494	103.432
4.375	102.845	102.782	102.720	4.375	102.845	102.782	102.720	4.375	102.845	102.782	102.720	4.375	102.845	102.782	102.720
4.500	103.234	103.171	103.109	4.500	103.234	103.171	103.109	4.500	103.234	103.171	103.109	4.500	103.234	103.171	103.109
4.625	103.633	103.570	103.508	4.625	103.633	103.570	103.508	4.625	103.633	103.570	103.508	4.625	103.633	103.570	103.508
4.750	104.000	103.970	103.908	4.750	104.000	103.970	103.908	4.750	104.000	103.970	103.908	4.750	104.000	103.970	103.908
4.875				4.875				4.875				4.875			
5.000				5.000				5.000				5.000			
5.125				5.125				5.125				5.125			
5.250				5.250				5.250				5.250			
5.375				5.375				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



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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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	99.891	99.867	99.844		3.250	100.001	99.978	99.954		
3.375	100.517	100.494	100.471		3.375	100.538	100.514	100.491		
3.500	100.940	100.916	100.893		3.500	100.833	100.809	100.786		
3.625	101.287	101.263	101.240		3.625	101.409	101.386	101.362		
3.750	101.251	101.227	101.204		3.750	101.869	101.846	101.822		
3.875	101.731	101.707	101.684		3.875	102.231	102.208	102.185		
4.000	102.306	102.282	102.259		4.000	102.607	102.583	102.560		
4.125	102.409	102.386	102.362		4.125	102.849	102.825	102.802		
4.250	102.504	102.480	102.457		4.250	102.774	102.751	102.727		
4.375	102.851	102.827	102.804		4.375	103.171	103.147	103.124		
4.500	103.207	103.184	103.160		4.500	103.498	103.474	103.451		
4.625	103.319	103.296	103.272		4.625	103.464	103.441	103.417		
4.750	103.555	103.531	103.508		4.750	103.731	103.708	103.684		
4.875	103.955	103.932	103.908		4.875	104.088	104.065	104.041		
5.000					5.000	104.282	104.259	104.236		
5.125					5.125	104.308	104.284	104.261		
5.250					5.250	104.599	104.576	104.552		
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			-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

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



Lock Desk Hours 8:00 am - 4:30 pm Pacific Time
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 Phone: 877-945-4105 ext 3

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Effective: 8/16/19 11:48 AM

HomePossible					
	1022-00	Home Possible 30 Yr Fixed			
	1028-00	15 Day	30 Day	45 Day	60 Day
	Rate				
	3.250	99.866	99.857	99.738	99.728
	3.375	100.468	100.459	100.342	100.332
	3.500	102.147	102.138	102.026	102.017
	3.625	102.478	102.469	102.360	102.350
	3.750	102.622	102.595	102.574	102.545
	3.875	103.025	102.998	102.990	102.961
	4.000	103.483	103.456	103.459	103.430
	4.125	103.480	103.453	103.446	103.417
	4.250	103.474	103.428	103.447	103.398
	4.375	103.759	103.713	103.732	103.684
	4.500	103.975	103.929	103.947	103.898
	4.625	103.972	103.926	103.951	103.902
	4.750	104.174	104.110	104.182	104.114
	4.875	104.433	104.369	104.443	104.375
	5.000	104.646	104.582	104.658	104.590
	5.125	105.074	104.992	105.024	104.936
	5.250	105.376	105.294	105.328	105.240
	5.375	105.769	105.669	105.723	105.616
	5.500	105.972	105.871	105.927	105.819
	5.625	106.470	106.370	106.427	106.319

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	-0.500

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				
2.750	99.488	99.459	99.456	2.750	99.750	99.718	99.713	3.000	100.086	100.043	100.035	3.125	100.515	100.467	100.463	3.250	100.863	100.809	100.808				
2.875	99.819	99.785	99.783	2.875	100.155	100.117	100.116	3.125	100.515	100.467	100.463	3.250	100.863	100.809	100.808	3.375	101.199	101.141	101.141				
3.000	100.151	100.111	100.112	3.000	100.560	100.517	100.518	3.250	100.960	100.912	100.917	3.375	101.535	101.471	101.474	3.500	101.871	101.802	101.806				
3.125	100.479	100.434	100.437	3.125	100.960	100.912	100.917	3.375	101.663	101.604	101.614	3.500	102.145	102.071	102.076	3.625	102.412	102.332	102.338				
3.250	100.777	100.727	100.731	3.250	101.314	101.261	101.268	3.500	102.012	101.948	101.960	3.625	102.675	102.590	102.597	3.750	102.940	102.850	102.858				
3.375	101.072	101.017	101.021	3.375	101.663	101.604	101.614	3.625	102.362	102.293	102.307	3.750	102.285	102.237	102.189	3.875	102.530	102.482	102.434				
3.500	101.367	101.306	101.312	3.500	102.012	101.948	101.960	3.750	102.648	102.574	102.589	3.875	102.814	102.709	102.510	4.000	101.148	101.034	100.932				
3.625	101.663	101.598	101.605	3.625	102.362	102.293	102.307	3.875	102.927	102.848	102.863	4.000	102.267	102.219	102.171	4.125	102.383	102.301	102.309				
3.750	101.908	101.837	101.845	3.750	102.648	102.574	102.589	4.125	103.250	103.250	103.250	4.250	102.619	102.533	102.540	4.250	102.619	102.533	102.540				
3.875	102.147	102.071	102.078	3.875	102.927	102.848	102.863	4.250	100.814	100.709	102.510	4.375	102.267	102.219	102.171	4.375	102.393	102.345	102.297				
4.000	102.383	102.301	102.309	4.000	103.204	103.120	103.136	4.375	100.933	100.823	100.727	4.500	102.393	102.345	102.297	4.500	102.733	100.618	100.516				
4.125	102.619	102.533	102.540	4.125	103.250	103.250	103.250	4.500	101.041	101.013	100.979	4.625	101.041	101.013	100.979	4.625	100.733	100.618	100.516				
4.250	102.267	102.219	102.171	4.250	100.814	100.709	102.510	4.625	101.274	101.183	101.149												
4.375	102.393	102.345	102.297	4.375	100.933	100.823	100.727																
4.500	100.733	100.618	100.516	4.500	101.041	101.013	100.979																
				4.625	101.274	101.183	101.149																

Extension and Re-lock Fees

Please call lock desk 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							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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

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Effective: 8/16/19 11:48 AM

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
2.750	99.784	99.754	99.751	2.750	100.028	99.995	99.990	3.000	100.375	100.332	100.325
2.875	100.111	100.077	100.075	2.875	100.429	100.391	100.390	3.125	100.801	100.753	100.749
3.000	100.437	100.397	100.398	3.000	100.829	100.786	100.788	3.250	101.144	101.090	101.089
3.125	100.764	100.719	100.722	3.125	101.228	101.180	101.185	3.375	101.476	101.417	101.417
3.250	101.061	101.011	101.015	3.250	101.581	101.528	101.535	3.500	101.807	101.743	101.746
3.375	101.357	101.302	101.307	3.375	101.930	101.871	101.881	3.625	102.140	102.070	102.075
3.500	101.656	101.595	101.601	3.500	102.279	102.215	102.227	3.750	102.411	102.337	102.342
3.625	101.956	101.891	101.898	3.625	102.629	102.560	102.574	3.875	102.676	102.597	102.603
3.750	102.203	102.132	102.140	3.750	102.915	102.841	102.856	4.000	102.941	102.856	102.863
3.875	102.444	102.368	102.375	3.875	103.194	103.114	103.130	4.125	103.208	103.118	103.126
4.000	102.681	102.600	102.608	4.000	103.474	103.389	103.406	4.250	103.500	103.405	103.414
4.125	102.920	102.834	102.841	4.125	103.500	103.500	103.500	4.375	103.500	103.500	103.500
4.250	103.116	103.024	103.031	4.250			101.990	4.500			
4.375	103.305	103.208	103.214	4.375				4.625			
4.500	103.494	103.392	103.397	4.500				4.750			
4.625	103.500	103.500	103.500	4.625				4.875			
4.750				4.750				5.000			
4.875				4.875				5.125			
5.000				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 > 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

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Effective: 8/16/19 11:48 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								
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	Rate	30 Day	45 Day	Rate	30 Day	45 Day			
3.500			3.500			3.625			3.625			3.750					
3.625			3.625			3.750			3.750			3.875					
3.750			3.750			3.875			3.875			4.000					
3.875			3.875			4.000			4.000			4.125					
4.000			4.000			4.125			4.125			4.250					
4.125			4.125			4.250			4.250			4.375					
4.250			4.250			4.375			4.375			4.500					
4.375			4.375			4.500			4.500			4.625					
4.500			4.500			4.625			4.625			4.750					
4.625			4.625			4.750			4.750			4.875					
4.750			4.750			4.875			4.875			5.000					
4.875			4.875			5.000			5.000			5.125					
5.000			5.000			5.125			5.125			5.250					
5.125			5.125			5.250			5.250			5.375					
5.250			5.250			5.375			5.375			5.500					
5.375			5.375			5.500			5.500			5.625					
5.500			5.500			5.625			5.625			5.750					
5.625			5.625			5.750			5.750			5.875					
5.750			5.750			5.875			5.875			6.000					
5.875			5.875														

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