



Effective: 8/19/19 11:52 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](http://www.weslendwholesale.com).
- Loans can be locked in Broker Connection 2.0 until 5:30 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.



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time  
 Email: lockdesk@weslend.com  
 Phone: 877-945-4105 ext 3

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WesLend Fixed Agency - LP Only

1001-01 1101-01 FHLMC 25/30 Yr Fixed					1201-01 FHLMC 20 Yr Fixed					1301-01 FHLMC 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	101.071	100.712	100.643	100.332	3.500	101.844	101.736	101.666	101.668	3.000	101.126	101.087	101.051	101.011
3.375	101.439	101.359	101.290	100.930	3.625	102.361	102.318	102.242	102.214	3.125	101.636	101.592	101.561	101.516
3.500	101.792	101.703	101.634	101.469	3.750	102.827	102.801	102.721	102.697	3.250	102.247	102.072	101.933	101.883
3.625	102.261	102.124	102.055	101.931	3.875	103.230	103.237	103.151	103.132	3.375	102.557	102.382	102.280	102.226
3.750	102.401	102.367	102.333	101.812	4.000	103.780	103.647	103.556	103.543	3.500	102.674	102.574	102.556	102.497
3.875	102.909	102.875	102.840	102.326	4.125	104.013	104.031	103.935	103.927	3.625	103.593	103.418	103.061	102.539
4.000	103.337	103.303	103.268	102.880	4.250	103.889	103.867	103.766	103.727	3.750	103.417	103.242	103.054	102.952
4.125	103.468	103.434	103.400	103.171	4.375	104.247	104.280	104.173	104.140	3.875	103.416	103.298	103.300	103.225
4.250	103.568	103.568	103.568	102.669	4.500	104.665	104.704	104.592	104.564	4.000	103.809	103.634	103.523	103.444
4.375	103.906	103.906	103.906	103.116	4.625	104.899	104.943	104.826	104.803	4.125	104.448	104.273	104.054	103.580
4.500	104.216	104.216	104.216	103.534	4.750	105.002	105.056	104.933	104.880	4.250	104.580	104.405	104.176	103.998
4.625	104.439	104.420	104.420	103.838	4.875	105.404	105.463	105.336	105.287	4.375	104.587	104.547	104.479	104.334
4.750	104.649	104.520	104.520	103.544	5.000	105.761	105.826	105.694	105.650	4.500	104.733	104.652	104.665	104.565
4.875	105.027	104.898	104.898	103.964	5.125	106.049	106.119	105.981	105.943	4.625	104.688	104.649	104.580	103.997
5.000	105.258	105.129	105.129	104.309	5.250	106.136	106.200	106.073	106.002	4.750	104.685	104.646	104.577	104.318
5.125	105.381	105.252	105.252	104.633	5.375	106.200	106.200	106.200	106.200	4.875	104.729	104.644	104.664	104.547
5.250	105.586	105.570	105.570	104.937	5.500	106.164	106.073	105.892		5.000	104.897	104.779	104.832	104.711
5.375	105.452	105.531	105.377	105.298	5.625					5.125	102.927	102.800	102.863	102.735
5.500	105.743	105.828	105.668	105.595	5.750					5.250	103.221	103.091	103.158	103.025
5.625	106.000	106.000	106.000	105.952	5.875					5.375	103.438	103.303	103.375	103.238
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 > 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, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, HI, 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
Zone 8: HI	-0.250

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**WesLend Fixed Agency Super Conforming - LP Only**

1053-01 1153-01					1353-01					
FHLMC 25/30 Yr Fixed SC					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	101.738	101.728	101.623	101.612	2.875	99.770	99.780	99.725	99.737	
3.750	102.000	101.970	101.934	101.901	3.000	100.227	100.219	100.181	100.171	
3.875	102.411	102.382	102.358	102.325	3.125	100.717	100.709	100.673	100.663	
4.000	102.879	102.849	102.836	102.803	3.250	102.063	102.054	102.022	102.012	
4.125	102.877	102.848	102.826	102.793	3.375	102.360	102.351	102.323	102.313	
4.250	102.902	102.853	102.871	102.816	3.500	102.426	102.417	102.391	102.381	
4.375	103.195	103.146	103.166	103.110	3.625	102.520	102.491	102.478	102.445	
4.500	103.417	103.368	103.390	103.334	3.750	103.063	103.035	103.023	102.990	
4.625	103.416	103.367	103.392	103.337	3.875	103.177	103.148	103.134	103.101	
4.750	103.399	103.331	103.404	103.326	4.000	103.539	103.511	103.500	103.468	
4.875	103.664	103.595	103.672	103.594	4.125	103.090	103.042	103.034	102.980	
5.000	103.882	103.814	103.890	103.813	4.250	103.595	103.547	103.539	103.485	
5.125	103.721	103.633	103.665	103.565	4.375	103.946	103.898	103.890	103.836	
5.250	104.030	103.942	103.976	103.876	4.500	102.418	102.349	102.333	102.256	
5.375	104.353	104.245	104.300	104.178	4.625	102.815	102.747	102.731	102.654	
5.500	104.562	104.455	104.508	104.386	4.750					
5.625	104.365	104.258	104.315	104.193	4.875					
5.750	104.597	104.490	104.548	104.426	5.000					
5.875	104.829	104.722	104.781	104.659	5.125					
6.000	105.040	104.933	104.991	104.869	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**

<b>Zone 1:</b> NY	-0.100
<b>Zone 2:</b> MA	-0.050
<b>Zone 3:</b> AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
<b>Zone 4:</b> AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
<b>Zone 5:</b> GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
<b>Zone 6:</b> FL	0.150
<b>Zone 7a:</b> TX (w/o Impounds)	0.125
<b>Zone 7b:</b> 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 - 5:30 pm Pacific Time  
 Email: lockdesk@weslend.com  
 Phone: 877-945-4105 ext 3

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WestLend 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	101.071	100.712	100.643	100.332	3.500	101.844	101.736	101.666	101.668	3.000	101.126	101.087	101.051	101.011
3.375	101.439	101.359	101.290	100.930	3.625	102.361	102.318	102.242	102.214	3.125	101.636	101.592	101.561	101.516
3.500	101.792	101.703	101.634	101.469	3.750	102.827	102.801	102.721	102.697	3.250	102.247	102.072	101.933	101.883
3.625	102.261	102.124	102.055	101.931	3.875	103.230	103.237	103.151	103.132	3.375	102.557	102.382	102.280	102.226
3.750	102.401	102.367	102.333	101.812	4.000	103.780	103.647	103.556	103.543	3.500	102.674	102.574	102.556	102.497
3.875	102.909	102.875	102.840	102.326	4.125	104.013	104.031	103.935	103.927	3.625	103.593	103.418	103.061	102.539
4.000	103.337	103.303	103.268	102.880	4.250	103.889	103.867	103.766	103.727	3.750	103.417	103.242	103.054	102.952
4.125	103.468	103.434	103.400	103.171	4.375	104.247	104.280	104.173	104.140	3.875	103.416	103.298	103.300	103.225
4.250	103.568	103.568	103.568	102.669	4.500	104.665	104.704	104.592	104.564	4.000	103.809	103.634	103.523	103.444
4.375	103.906	103.906	103.906	103.116	4.625	104.899	104.943	104.826	104.803	4.125	104.448	104.273	104.054	103.580
4.500	104.216	104.216	104.216	103.534	4.750	105.002	105.056	104.933	104.880	4.250	104.580	104.405	104.176	103.998
4.625	104.439	104.420	104.420	103.838	4.875	105.404	105.463	105.336	105.287	4.375	104.587	104.547	104.479	104.334
4.750	104.649	104.520	104.520	103.544	5.000	105.761	105.826	105.694	105.650	4.500	104.733	104.652	104.665	104.565
4.875	105.027	104.898	104.898	103.964	5.125	106.049	106.119	105.981	105.943	4.625	104.688	104.649	104.580	103.997
5.000	105.258	105.129	105.129	104.309	5.250	106.136	106.200	106.073	106.002	4.750	104.685	104.646	104.577	104.318
5.125	105.381	105.252	105.252	104.633	5.375	106.200	106.200	106.200	106.200	4.875	104.729	104.644	104.664	104.547
5.250	105.586	105.570	105.570	104.937	5.500	106.164	106.073	105.892		5.000	104.897	104.779	104.832	104.711
5.375	105.452	105.531	105.377	105.298	5.625					5.125	102.927	102.800	102.863	102.735
5.500	105.743	105.828	105.668	105.595	5.750					5.250	103.221	103.091	103.158	103.025
5.625	106.000	106.000	106.000	105.952	5.875					5.375	103.438	103.303	103.375	103.238

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	101.513	101.469	101.445	101.398	3.625	101.625	101.516	101.435	101.431	3.250	101.307	101.259	101.233	101.183
3.375	101.785	101.751	101.718	101.664	3.750	101.439	101.433	101.346	101.312	3.375	101.654	101.602	101.580	101.526
3.500	102.210	102.035	101.975	101.916	3.875	101.948	101.948	101.856	101.826	3.500	101.929	101.874	101.856	101.797
3.625	103.067	102.892	102.735	102.242	4.000	102.496	102.502	102.405	102.380	3.625	101.977	101.913	101.905	101.839
3.750	102.784	102.660	102.659	102.591	4.125	102.782	102.793	102.691	102.671	3.750	102.394	102.326	102.322	102.252
3.875	102.958	102.889	102.893	102.820	4.250	102.306	102.327	102.220	102.169	3.875	102.671	102.598	102.600	102.525
4.000	103.153	103.080	103.088	103.011	4.375	102.748	102.774	102.662	102.616	4.000	102.894	102.818	102.823	102.744
4.125	103.985	103.835	103.800	103.235	4.500	103.161	103.192	103.075	103.034	4.125	103.036	102.951	102.967	102.880
4.250	103.835	103.696	103.660	103.572	4.625	103.459	103.496	103.373	103.338	4.250	103.458	103.369	103.389	103.298
4.375	104.118	104.005	103.958	103.796	4.750	103.193	103.240	103.112	103.044	4.375	103.798	103.705	103.730	103.634
4.500	104.445	104.270	104.085	103.987	4.875	103.607	103.660	103.526	103.464	4.500	104.033	103.935	103.965	103.865
4.625	104.310	104.287	104.240	103.882	5.000	103.946	104.005	103.866	103.809	4.625	103.470	103.364	103.404	103.297
4.750	104.367	104.260	104.307	104.197	5.125	104.265	104.329	104.185	104.133	4.750	103.796	103.686	103.730	103.618
4.875	104.576	104.465	104.516	104.402	5.250	104.597	104.670	104.521	104.437	4.875	104.029	103.915	103.964	103.847
5.000	104.747	104.633	104.688	104.569	5.375	104.952	105.031	104.877	104.798	5.000	104.197	104.079	104.132	104.011
5.125	102.435	102.312	102.378	102.252	5.500	105.243	105.328	105.168	105.095	5.125	102.227	102.100	102.163	102.035
5.250	102.739	102.612	102.682	102.551	5.625	105.500	105.500	105.500	105.452	5.250	102.521	102.391	102.458	102.325
5.375	102.963	102.831	102.906	102.771	5.750					5.375	102.738	102.603	102.675	102.538
5.500	103.175	103.039	103.118	102.979	5.875					5.500	102.921	102.781	102.858	102.716
5.625	101.693	101.549	101.544	101.397	6.000					5.625	101.441	101.294	101.287	101.138

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

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, HI, 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
Zone 8: HI	-0.250



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time  
 Email: lockdesk@weslend.com  
 Phone: 877-945-4105 ext 3

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**WesLend Fixed High Balance**

1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.875	101.986	101.986	101.894	101.864	4.000	101.524	101.482	101.376		3.250	101.164	101.148	101.118	
4.000	102.479	102.484	102.388	102.363	4.125	101.549	101.505	101.396		3.375	101.417	101.401	101.372	
4.125	102.787	102.798	102.696	102.677	4.250	101.531	101.484	101.364		3.500	101.780	101.765	101.735	
4.250	102.448	102.330	102.222	102.171	4.375	101.836	101.790	101.674		3.625	102.069	102.054	102.024	
4.375	102.901	102.927	102.815	102.769	4.500	102.080	102.035	101.921		3.750	102.316	102.300	102.271	
4.500	103.346	103.378	103.260	103.220	4.625	102.108	102.062	101.949		3.875	102.326	102.310	102.280	
4.625	103.664	103.701	103.578	103.543	4.750	102.134	102.097	102.017		4.000	102.572	102.564	102.523	
4.750	103.242	103.115	102.986	102.919	4.875	102.144	102.108	102.032		4.125	103.086	103.071	103.041	
4.875	103.684	103.672	103.538	103.476	5.000	102.346	102.308	102.278		4.250	103.115	103.107	103.066	
5.000	104.039	104.097	103.959	103.902	5.125	102.521	102.483	102.453		4.375	103.333	103.326	103.284	
5.125	104.333	104.366	104.222	104.170	5.250	102.514	102.476	102.447		4.500	103.408	103.400	103.358	
5.250	104.228	103.286	103.286		5.375	102.884	102.846	102.819		4.625	103.517	103.509	103.468	
5.375	104.501	103.676	103.676		5.500	103.182	103.147	103.094		4.750	103.059	103.016	102.934	
5.500	104.788	103.147	103.094		5.625					4.875	103.057	103.014	102.932	
5.625	105.027				5.750					5.000	103.055	103.013	102.930	
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	100.948	100.932	100.903	
3.375	101.201	101.186	101.156	
3.500	101.565	101.549	101.519	
3.625	101.854	101.838	101.808	
3.750	102.100	102.084	102.055	
3.875	102.110	102.094	102.065	
4.000	102.356	102.349	102.307	
4.125	102.871	102.855	102.825	
4.250	102.900	102.892	102.850	
4.375	103.118	103.110	103.068	
4.500	103.192	103.184	103.143	
4.625	103.301	103.294	103.252	
4.750	102.523	102.500	102.468	
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)									
	<=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 > 15yrs	-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**

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

**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		6000-99		FHA/VA 25/30 Yr Fixed					8200-99		FHA/VA 20 Yr Fixed					8300-99		FHA/VA 15 Yr Fixed				
8100-99		6100-99							6200-99							6300-99						
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	102.850	102.346	102.277	102.132	3.375	102.794	102.706	102.628	102.582	3.500	102.773	102.514	102.501	102.440								
3.375	103.256	102.706	102.628	102.582	3.500	103.203	103.114	103.038	102.996	3.625	103.190	102.819	102.812	102.746								
3.500	103.752	103.114	103.038	102.996	3.625	103.601	103.517	103.436	103.400	3.750	103.328	103.256	103.258	103.185								
3.625	104.191	103.517	103.436	103.400	3.750	103.981	103.903	103.817	103.786	3.875	103.663	103.581	103.588	103.511								
3.750	104.274	103.903	103.817	103.786	3.875	103.462	103.389	103.297	103.232	4.000	103.976	103.895	103.906	103.824								
3.875	104.102	103.799	103.297	103.232	4.000	103.788	103.720	103.623	103.564	4.125	104.267	104.182	104.198	104.111								
4.000	104.550	104.313	103.623	103.564	4.125	104.161	104.098	103.996	103.942	4.250	104.548	104.459	104.480	104.389								
4.125	104.945	104.498	103.996	103.942	4.250	104.521	104.464	104.356	104.307	4.375	104.522	104.425	104.455	104.357								
4.250	104.870	104.502	104.356	104.307	4.375	103.804	103.814	103.702	103.621	4.500	104.813	104.711	104.746	104.643								
4.375	104.747	104.503	103.702	103.621	4.500	104.114	104.105	104.016	103.912	4.625	104.492	104.449	104.396									
4.500	105.117	104.841	104.016	103.912	4.625	104.589	104.546	104.491	104.301	4.750	103.413	103.370	103.321									
4.625	105.546	105.053	104.491	104.301	4.750	104.854	104.880	104.752	104.687	4.875	103.775	103.732	103.682									
4.750	105.362	105.105	104.752	104.687	4.875	104.171	104.136	104.104	103.906	5.000	104.135	104.092	104.042									
4.875	105.454	105.107	104.104	103.906	5.000	104.463	104.420	104.396	104.174	5.125	104.495	104.452	104.402									
5.000	105.712	105.361	104.396	104.174	5.125	104.897	104.854	104.830		5.250	103.426	103.383	103.336									
5.125	106.087	105.369	104.830		5.250	104.259	104.216	104.192		5.375	103.785	103.742	103.696									
5.250	106.418	105.338	104.192		5.375	104.495	104.452	104.428		5.500												
5.375	104.495	104.452	104.428		5.500	104.986	104.943	104.919		5.625												
5.500	104.986	104.943	104.919		5.625	105.235	105.192	105.168		5.750												
5.625	105.235	105.192	105.168																			

7000-99					
USDA 30 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	
3.375	102.794	102.699	102.628	102.582	
3.500	103.203	103.114	103.038	102.996	
3.625	103.601	103.517	103.436	103.400	
3.750	103.981	103.903	103.817	103.786	
3.875	103.462	103.389	103.297	103.232	
4.000	103.788	103.720	103.623	103.564	
4.125	104.161	104.098	103.996	103.942	
4.250	104.521	104.464	104.356	104.307	
4.375	103.804	103.814	103.702	103.621	
4.500	104.114	104.105	104.016	103.912	
4.625	104.589	104.546	104.491	104.301	
4.750	104.854	104.880	104.752	104.687	
4.875	104.171	104.136	104.104	103.906	
5.000	104.463	104.420	104.396	104.174	
5.125	104.897	104.854	104.830		
5.250	104.259	104.216	104.192		
5.375	104.495	104.452	104.428		
5.500	104.986	104.943	104.919		
5.625	105.235	105.192	105.168		
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	102.022	101.934	101.857		3.375	101.035	101.018	101.001		
3.625	102.184	102.101	102.019		3.500	101.459	101.442	101.425		
3.750	102.354	102.276	102.190		3.625	101.875	101.858	101.841		
3.875	102.348	102.274	102.182		3.750	102.291	102.274	102.257		
4.000	102.608	102.535	102.438		3.875	102.050	102.050	102.032		
4.125	102.786	102.724	102.621		4.000	102.383	102.383	102.365		
4.250	102.971	102.914	102.807		4.125	102.737	102.737	102.720		
4.375	103.034	102.309	102.196		4.250	103.107	103.107	103.089		
4.500	102.942	102.541	102.465		4.375	101.581	101.564	101.551		
4.625	102.984	102.817	102.760		4.500	101.875	101.858	101.845		
4.750	103.226	103.117	103.059		4.625	102.151	102.134	102.121		
4.875	102.652	102.611	102.581		4.750	102.414	102.398	102.385		
5.000	102.962	102.921	102.891		4.875					
5.125	103.286	103.245	103.215		5.000					
5.250	103.621	103.580	103.550		5.125					
5.375	103.028	102.967	102.909		5.250					
5.500	103.052	103.140	102.981		5.375					
5.625	103.165	103.122	100.971		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**

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

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

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**WesLend Government ARM**

8700-99 FHA 5/1 ARM				6700-99 VA 5/1 ARM			
Margin 2.000				Margin 2.000			
Caps 1/1/1 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	100.169	100.106	100.044	3.000	100.169	100.106	100.044
3.125	100.557	100.494	100.432	3.125	100.557	100.494	100.432
3.250	100.945	100.882	100.820	3.250	100.945	100.882	100.820
3.375	101.011	100.948	100.886	3.375	101.011	100.948	100.886
3.500	101.400	101.337	101.275	3.500	101.400	101.337	101.275
3.625	101.790	101.727	101.665	3.625	101.790	101.727	101.665
3.750	102.190	102.127	102.065	3.750	102.190	102.127	102.065
3.875	102.221	102.158	102.096	3.875	102.221	102.158	102.096
4.000	102.612	102.549	102.487	4.000	102.612	102.549	102.487
4.125	103.002	102.939	102.877	4.125	103.002	102.939	102.877
4.250	103.404	103.341	103.279	4.250	103.404	103.341	103.279
4.375	102.682	102.619	102.557	4.375	102.682	102.619	102.557
4.500	103.081	103.018	102.956	4.500	103.081	103.018	102.956
4.625	103.480	103.417	103.355	4.625	103.480	103.417	103.355
4.750	103.870	103.807	103.745	4.750	103.870	103.807	103.745
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 desk for extensions and relocks

**Price Adjustments**

**FHA LTV/FICO**

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

**VA LTV/FICO**

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

**Loan Amount**

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

**State Adjustments**

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

\*Adjustments to Total loan amount

**Wholesale Fee Buyout Option Price Adjustor**

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



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HomeReady										
1021-00 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	99.429	99.398	99.367		3.250	99.990	99.959	99.928		
3.375	100.050	100.018	99.987		3.375	100.246	100.215	100.184		
3.500	100.457	100.426	100.394		3.500	100.643	100.611	100.580		
3.625	100.863	100.832	100.801		3.625	101.226	101.195	101.164		
3.750	101.104	101.072	101.041		3.750	101.647	101.616	101.584		
3.875	101.603	101.572	101.541		3.875	101.982	101.950	101.919		
4.000	102.008	101.977	101.945		4.000	102.340	102.309	102.278		
4.125	102.281	102.250	102.219		4.125	102.528	102.496	102.465		
4.250	102.405	102.374	102.343		4.250	102.661	102.630	102.599		
4.375	102.768	102.737	102.706		4.375	102.962	102.931	102.899		
4.500	103.107	103.076	103.045		4.500	103.207	103.176	103.145		
4.625	103.262	103.231	103.200		4.625	103.193	103.162	103.131		
4.750	103.585	103.554	103.523		4.750	103.639	103.607	103.576		
4.875	103.964	103.933	103.901		4.875	104.002	103.971	103.940		
5.000					5.000	104.189	104.158	104.126		
5.125					5.125	104.368	104.337	104.305		
5.250					5.250	104.616	104.584	104.553		
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

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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	99.665	99.655	99.536	99.525
	3.375	100.272	100.262	100.147	100.136
	3.500	101.960	101.950	101.838	101.827
	3.625	102.300	102.290	102.185	102.174
	3.750	102.563	102.533	102.497	102.464
	3.875	102.974	102.945	102.921	102.888
	4.000	103.442	103.412	103.399	103.366
	4.125	103.440	103.411	103.389	103.356
	4.250	103.460	103.411	103.429	103.374
	4.375	103.752	103.703	103.723	103.667
	4.500	103.974	103.925	103.947	103.891
	4.625	103.973	103.924	103.949	103.894
	4.750	104.232	104.164	104.237	104.159
	4.875	104.497	104.428	104.505	104.427
	5.000	104.715	104.647	104.723	104.646
	5.125	105.121	105.033	105.065	104.965
	5.250	105.429	105.341	105.375	105.275
	5.375	105.753	105.645	105.700	105.578
	5.500	105.962	105.855	105.908	105.786
	5.625	106.467	106.360	106.417	106.295

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	Rate	Re-Lock	Rate
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	-0.500

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	
2.750	99.443	99.420	99.409	2.750	99.662	99.635	99.622	3.000	99.937	99.900	99.883												
2.875	99.757	99.729	99.720	2.875	100.022	99.990	99.980	3.125	100.303	100.261	100.247												
3.000	100.071	100.038	100.030	3.000	100.381	100.344	100.336	3.250	100.595	100.548	100.535												
3.125	100.385	100.346	100.341	3.125	100.739	100.696	100.691	3.375	100.878	100.826	100.814												
3.250	100.641	100.597	100.592	3.250	101.084	101.037	101.034	3.500	101.162	101.104	101.094												
3.375	100.892	100.843	100.839	3.375	101.431	101.379	101.378	3.625	101.444	101.381	101.372												
3.500	101.145	101.091	101.087	3.500	101.780	101.722	101.723	3.750	101.750	101.681	101.674												
3.625	101.399	101.339	101.336	3.625	102.129	102.066	102.069	3.875	102.064	101.991	101.985												
3.750	101.638	101.573	101.570	3.750	102.392	102.324	102.328	4.000	102.380	102.301	102.297												
3.875	101.881	101.811	101.808	3.875	102.648	102.575	102.580	4.125	102.693	102.609	102.606												
4.000	102.126	102.051	102.048	4.000	102.907	102.828	102.833	4.250	102.077	102.028	101.981												
4.125	102.368	102.288	102.285	4.125	103.164	103.080	103.086	4.375	102.329	102.281	102.234												
4.250	102.136	102.087	102.040	4.250	102.454	102.406	102.359	4.500	102.468	102.420	102.373												
4.375	102.261	102.213	102.166	4.375	100.761	100.653	100.561	4.625	101.050	100.931	100.829												
4.500	100.618	100.504	100.407	4.500	100.866	100.752	100.717	4.750	101.172	101.046	100.940												
				4.625	100.968	100.849	100.839																

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

**Price Adjustments**

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

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

**Conventional Adjusters**

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

**Loans with Secondary Financing**

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

**Cash Out (All Terms)**

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

**LPMI Adjustments - All LPMI Products**

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

**State Adjustments**

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

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

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WesLend 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	99.744	99.720	99.710	2.750	99.944	99.917	99.904	3.000	100.231	100.193	100.177	
2.875	100.053	100.025	100.016	2.875	100.300	100.268	100.258	3.125	100.593	100.550	100.536	
3.000	100.363	100.329	100.322	3.000	100.655	100.618	100.610	3.250	100.881	100.833	100.821	
3.125	100.671	100.633	100.627	3.125	101.008	100.966	100.961	3.375	101.159	101.106	101.095	
3.250	100.926	100.882	100.877	3.250	101.352	101.305	101.302	3.500	101.438	101.380	101.369	
3.375	101.177	101.127	101.123	3.375	101.698	101.646	101.645	3.625	101.716	101.653	101.644	
3.500	101.430	101.376	101.372	3.500	102.047	101.989	101.990	3.750	102.018	101.949	101.942	
3.625	101.688	101.628	101.624	3.625	102.395	102.332	102.336	3.875	102.329	102.256	102.250	
3.750	101.931	101.866	101.863	3.750	102.659	102.591	102.595	4.000	102.644	102.565	102.561	
3.875	102.177	102.106	102.103	3.875	102.915	102.841	102.846	4.125	102.958	102.874	102.872	
4.000	102.423	102.348	102.345	4.000	103.173	103.095	103.100	4.250	103.167	103.078	103.075	
4.125	102.667	102.587	102.584	4.125	103.433	103.350	103.355	4.375	103.360	103.265	103.262	
4.250	102.901	102.815	102.812	4.250	103.500	103.500	103.500	4.500	103.500	103.454	103.450	
4.375	103.133	103.042	103.039	4.375				4.625	103.500	103.500	103.500	
4.500	103.364	103.268	103.265	4.500				4.750				
4.625	103.500	103.494	103.491	4.625				4.875				
4.750	103.500	103.500	103.500	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		
<b>The below adds also apply:</b>			
LTV Range	CLTV Range	Fico <720	Fico ≥720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

**Cash Out (All Terms)**

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

**LPMI Adjustments - All LPMI Products**

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

**State Adjustments**

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

**Wholesale Fee Buyout Option Price Adjustor**

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