



Effective: 8/22/19 12:26 PM

**BORROWER PAID RATE SHEET**

WesLend Financial Rate Sheet

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**New Locks**

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at www.weslendwholesale.com.
- 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					1201-01					1301-01				
FHLMC 25/30 Yr Fixed					FHLMC 20 Yr Fixed					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	100.657	100.435	100.366	100.115	3.500	101.746	101.554	101.477	101.472	3.000	101.134	101.088	101.041	100.859
3.375	101.128	101.053	100.984	100.718	3.625	102.405	102.306	102.157	102.097	3.125	101.645	101.599	101.552	101.371
3.500	101.508	101.433	101.364	101.260	3.750	102.868	102.771	102.624	102.596	3.250	102.032	101.857	101.790	101.745
3.625	101.935	101.845	101.776	101.739	3.875	103.240	103.156	103.068	103.047	3.375	102.348	102.203	102.143	102.095
3.750	102.287	102.253	102.218	101.706	4.000	103.634	103.573	103.479	103.463	3.500	102.591	102.489	102.423	102.372
3.875	102.791	102.756	102.722	102.231	4.125	103.942	103.959	103.860	103.850	3.625	103.398	103.223	103.102	102.500
4.000	103.201	103.166	103.132	102.793	4.250	103.919	103.850	103.663	103.619	3.750	103.344	103.169	103.082	102.919
4.125	103.367	103.333	103.299	103.110	4.375	104.221	104.212	104.102	104.066	3.875	103.378	103.351	103.270	103.201
4.250	103.452	103.443	103.443	102.567	4.500	104.597	104.634	104.520	104.489	4.000	103.823	103.648	103.585	103.420
4.375	103.796	103.786	103.786	103.030	4.625	104.813	104.857	104.737	104.711	4.125	104.394	104.275	104.229	103.613
4.500	104.141	104.127	104.127	103.451	4.750	104.975	105.059	104.934	104.879	4.250	104.605	104.476	104.431	104.036
4.625	104.366	104.296	104.296	103.741	4.875	105.389	105.479	105.349	105.298	4.375	104.816	104.787	104.743	104.377
4.750	104.581	104.459	104.459	103.550	5.000	105.746	105.841	105.705	105.660	4.500	104.924	104.895	104.851	104.596
4.875	104.965	104.843	104.843	103.973	5.125	106.000	106.101	105.960	105.921	4.625	104.919	104.890	104.845	104.115
5.000	105.198	105.075	105.075	104.324	5.250	106.200	106.200	106.200	106.157	4.750	104.915	104.886	104.842	104.438
5.125	105.523	105.400	105.400	104.660	5.375	106.128	106.045	105.856		4.875	104.920	104.903	104.839	104.669
5.250	105.706	105.697	105.697	105.121	5.500	106.348	106.264	106.077		5.000	104.996	105.089	104.961	104.847
5.375	105.607	105.719	105.566	105.488	5.625					5.125	102.955	103.023	102.890	102.766
5.500	105.889	106.000	105.849	105.777	5.750					5.250	103.251	103.325	103.187	103.059
5.625	106.000	106.000	106.000	106.000	5.875					5.375	103.468	103.548	103.404	103.273
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

LPMI Adjustments - All LPMI Products

> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	1.69	2.44	3.11	3.71	4.61	6.19	6.71	7.35
95%-90.01%	30%	1.39	1.95	2.44	2.89	3.56	4.73	5.14	5.7
90%-85.01%	25%	1.05	1.5	1.84	2.21	2.7	3.71	3.94	4.31
85% & Below	12%	0.53	0.64	0.75	0.86	1.01	1.35	1.5	1.61
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	1.51	2.26	2.93	3.43	4.33	5.8	6.32	6.96
95%-90.01%	25%	1.02	1.51	1.92	2.2	2.8	3.66	4.04	4.49
90%-85.01%	12%	0.53	0.72	0.91	1	1.22	1.6	1.75	1.94
85% & Below	6%	0.45	0.45	0.45	0.45	0.45	0.45	0.47	0.55
Premium Adjustments	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate & Term Refinance	0	0	0	0	0	0	0	0	
Cash Out Refinance	0.54	0.6	0.7	N/A	N/A	N/A	N/A	N/A	
Second Home	0.36	0.39	0.49	0.6	0.7	1.23	1.27	1.35	
Investment Property (Max 85% LTV)	1.02	1.19	1.33	1.5	1.75	1.9	2	2.63	
3-4 - Unit Property	1.02	1.19	1.33	1.5	N/A	N/A	N/A	N/A	
Manufactured	0.54	0.6	0.7	0.85	1.05	1.5	1.65	1.8	
>45% DTI	95.01%-97%	0.38	0.62	0.76	1.06	1.24	1.42	1.6	1.82
	90.01%-95%	0.35	0.44	0.57	0.72	1	1.12	1.27	1.53
	85.01%-90%	0.28	0.39	0.5	0.62	0.75	0.89	1.01	1.25
	80.01%-85%	0.11	0.17	0.22	0.3	0.38	0.42	0.44	0.49

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

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
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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	101.574	101.564	101.460	101.450	2.875	99.596	99.606	99.519	99.529
3.750	101.887	101.859	101.824	101.795	3.000	100.036	100.028	99.960	99.951
3.875	102.301	102.274	102.252	102.223	3.125	100.528	100.520	100.454	100.445
4.000	102.767	102.739	102.735	102.706	3.250	101.877	101.869	101.806	101.797
4.125	102.766	102.739	102.722	102.693	3.375	102.176	102.167	102.109	102.100
4.250	102.747	102.701	102.739	102.690	3.500	102.243	102.235	102.178	102.169
4.375	103.041	102.995	103.036	102.987	3.625	102.465	102.439	102.381	102.352
4.500	103.264	103.218	103.258	103.209	3.750	103.012	102.985	102.928	102.900
4.625	103.259	103.214	103.258	103.209	3.875	103.126	103.100	103.040	103.012
4.750	103.298	103.234	103.311	103.242	4.000	103.491	103.465	103.405	103.377
4.875	103.532	103.450	103.464	103.376	4.125	103.091	103.046	103.010	102.962
5.000	103.782	103.700	103.716	103.628	4.250	103.597	103.553	103.517	103.468
5.125	103.739	103.657	103.679	103.591	4.375	103.946	103.901	103.869	103.821
5.250	104.047	103.965	103.989	103.901	4.500	102.379	102.315	102.210	102.141
5.375	104.508	104.408	104.532	104.424	4.625	102.777	102.713	102.608	102.540
5.500	104.717	104.616	104.741	104.634	4.750				
5.625	104.518	104.418	104.544	104.437	4.875				
5.750	104.749	104.648	104.776	104.669	5.000				
5.875	104.981	104.880	105.008	104.901	5.125				
6.000	105.192	105.092	105.219	105.112	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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WesLend Conforming DU and LP																													
1000-99 1001-99					Conventional 25/30 Yr Fixed					1200-99 1201-99					Conventional 20 Yr Fixed					1300-99 1301-99					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	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
3.250	100.657	100.435	100.366	100.115	3.500	101.746	101.554	101.477	101.472	3.000	101.134	101.088	101.041	100.859	3.125	101.645	101.599	101.552	101.371	3.250	102.032	101.857	101.790	101.745					
3.375	101.128	101.053	100.984	100.718	3.625	102.405	102.306	102.157	102.097	3.125	101.645	101.599	101.552	101.371	3.375	102.287	102.253	102.218	101.706	3.500	102.791	102.756	102.722	102.500					
3.500	101.508	101.433	101.364	101.260	3.750	102.868	102.771	102.624	102.596	3.250	102.032	101.857	101.790	101.745	3.625	103.398	103.223	103.102	102.500	3.750	103.850	103.850	103.850	103.850					
3.625	101.935	101.845	101.776	101.739	3.875	103.240	103.156	103.068	103.047	3.375	102.348	102.203	102.143	102.095	3.875	103.919	103.850	103.663	103.619	4.000	104.489	104.489	104.489	104.489					
3.750	102.287	102.253	102.218	101.706	4.000	103.634	103.573	103.479	103.463	3.500	102.591	102.489	102.423	102.372	4.125	104.221	104.212	104.102	104.066	4.250	104.597	104.634	104.520	104.489					
3.875	102.791	102.756	102.722	102.231	4.125	103.942	103.959	103.860	103.850	4.250	103.344	103.169	103.082	102.919	4.375	104.813	104.857	104.737	104.711	4.500	105.179	105.179	105.179	105.179					
4.000	103.201	103.166	103.132	102.793	4.250	104.221	104.212	104.102	104.066	4.375	103.787	103.351	103.270	103.201	4.500	104.975	105.059	104.934	104.879	4.625	105.596	105.596	105.596	105.596					
4.125	103.367	103.333	103.299	103.110	4.375	104.597	104.634	104.520	104.489	4.500	104.116	104.203	104.080	103.969	4.625	105.389	105.479	105.349	105.298	4.750	106.000	106.000	106.000	106.000					
4.250	103.452	103.443	103.443	102.567	4.500	104.975	104.634	104.520	104.489	4.625	104.394	104.275	104.229	103.613	4.875	106.128	106.045	105.856		5.000	106.841	106.841	106.841	106.841					
4.375	103.796	103.786	103.786	103.030	4.625	105.389	105.479	105.349	105.298	4.875	104.816	104.787	104.743	104.377	5.000	106.200	106.200	106.200	106.157	5.125	107.000	107.000	107.000	107.000					
4.500	104.141	104.127	104.127	103.451	4.750	105.746	105.841	105.705	105.660	5.000	104.924	104.895	104.851	104.596	5.125	107.128	107.045	106.856		5.250	107.500	107.500	107.500	107.500					
4.625	104.366	104.296	104.296	103.741	4.875	106.000	106.101	105.960	105.921	5.125	105.179	105.179	105.179	105.179	5.250	107.500	107.500	107.500	107.500	5.375	108.000	108.000	108.000	108.000					
4.750	104.581	104.459	104.459	103.550	5.000	106.200	106.200	106.200	106.157	5.250	105.389	105.389	105.389	105.389	5.375	108.000	108.000	108.000	108.000	5.500	108.500	108.500	108.500	108.500					
4.875	104.965	104.843	104.843	103.973	5.125	106.400	106.400	106.400	106.357	5.375	105.746	105.746	105.746	105.746	5.500	109.000	109.000	109.000	109.000	5.625	109.000	109.000	109.000	109.000					
5.000	105.198	105.075	105.075	104.324	5.250	106.600	106.600	106.600	106.557	5.500	106.000	106.000	106.000	106.000	5.625	109.500	109.500	109.500	109.500	5.750	109.500	109.500	109.500	109.500					
5.125	105.523	105.400	105.400	104.660	5.375	106.800	106.800	106.800	106.757	5.625	106.200	106.200	106.200	106.200	5.750	110.000	110.000	110.000	110.000	5.875	110.000	110.000	110.000	110.000					
5.250	105.706	105.697	105.697	102.543	5.500	107.000	107.000	107.000	106.957	5.875	106.400	106.400	106.400	106.400	6.000	110.500	110.500	110.500	110.500										
5.375	105.607	105.719	105.566	105.488	5.625	107.200	107.200	107.200	107.157	6.000	106.600	106.600	106.600	106.600															
5.500	105.889	106.000	105.849	105.777	5.750	107.400	107.400	107.400	107.357																				
5.625	106.000	106.000	106.000	106.000	5.875	107.600	107.600	107.600	107.557																				

1400-99 1401-99																								
Conventional 10 Yr Fixed					1008-05 1007-05					Conventional 30 Yr Fixed COOP and CEMA					1308-05 1307-05					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	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	101.403	101.417	101.363	101.312	3.625	101.338	101.325	101.244	101.239	3.250	101.135	101.145	101.090	101.045	3.375	101.699	101.718	101.659	101.605	3.500	102.124	101.981	101.917	101.860
3.375	101.699	101.718	101.659	101.605	3.750	101.849	101.851	101.760	101.731	3.375	101.487	101.503	101.443	101.395	3.625	102.869	102.694	102.577	102.189	3.750	103.201	103.166	103.132	102.793
3.500	102.124	101.981	101.917	101.860	3.875	101.849	101.851	101.760	101.731	3.500	101.767	101.789	101.723	101.672	3.875	102.705	102.682	102.607	102.543	4.000	102.406	102.414	102.317	102.293
3.625	102.869	102.694	102.577	102.189	4.000	102.406	102.414	102.317	102.293	3.625	101.904	101.933	101.862	101.800	4.125	102.705	102.682	102.607	102.543	3.750	102.705	102.717	102.629	102.610
3.750	102.705	102.682	102.607	102.543	4.125	102.717	102.731	102.629	102.610	3.875	102.612	102.651	102.570	102.501	4.250	102.882	102.923	102.843	102.776	4.000	102.406	102.414	102.317	102.293
3.875	102.882	102.923	102.843	102.776	4.250	102.201	102.225	102.118	102.067	3.875	102.612	102.651	102.570	102.501	4.375	103.109	103.125	103.040	102.968	4.125	102.717	102.731	102.629	102.610
4.000	102.882	103.125	103.040	102.968	4.375	102.659	102.687	102.575	102.530	4.000	102.834	102.879	102.793	102.720	4.500	103.928	103.785	103.749	103.256	4.250	102.201	102.225	102.118	102.067
4.125	103.928	103.785	103.749	103.256	4.500	103.074	103.109	102.991	102.951	4.125	103.066	103.087	102.996	102.913	4.625	104.144	104.043	104.009	103.823	4.375	102.882	102.923	102.843	102.776
4.250	103.857	103.777	103.705	103.596	4.625	103.358	103.398	103.276	103.241	4.250	103.493	103.519	103.423	103.336	4.750	104.476	104.301	104.123	104.009	4.500	103.074	103.109	102.991	102.951
4.375	104.144	104.043	104.009	103.823	4.750	103.163	103.244	103.116	103.050	4.375	103.836	103.869	103.766	103.677	4.875	104.404	104.388	104.355	104.002	4.625	103.358	103.398	103.276	103.241
4.500	104.476	104.301	104.123	104.009	4.875	103.581	103.668	103.535	103.473	4.500	104.059	104.096	103.989	103.896	5.000	104.657	104.540	104.424	104.318	4.750	103.581	103.668	103.535	103.473
4.625	104.404	104.388	104.355	104.002	5.000	103.927	104.019	103.881	103.824	4.625	104.116	104.203	104.080	103.969	5.125	104.570	104.500	104.400	104.300	4.875	103.927	104.019	103.881	103.824
4.750	104.457	104.540	104.424	104.318	5.125	104.289	104.391	104.248	104.160	4.750	104.382	103.963	103.846	103.738	5.250	104.875	104.756	104.634	104.525	4.500	104.289	104.391	104.248	104.160
4.875	104.667	104.756	104.634	104.525	5.250	104.745	104.852	104.704	104.621	4.875	104.756	104.852	104.704	104.621	5.375	105.000	105.000	105.000	105.000	4.625	104.745	104.852	104.704	104.621
5.000	104.839	104.933	104.806	104.694	5.375	105.107	105.219	105.066	104.988	5.000	104.296	104.389	104.261	104.147	5.500	105.389	105.500	105.349	105.277	4.750	105.107	105.219	105.066	104.988
5.125	105.125	105.300	105.230	105.160	5.500	105.389	105.500	105.349	105.277	5.125	105.255	105.323	105.190	105.066	5.625	105.600	105.600	105.600	105.600	4.875	105.389	105.500	105.349	105.277
5.250	105.250	105.400	105.300	105.200	5.625	105.500	105.500	105.500	105.500	5.250	105.551	105.625	105.487	105.359	5.750	105.800	105.800	105.800	105.800	5.000	105.600	105.600	105.600	105.600
5.375	105.375	105.500	105.400	105.300	5.750	105.600	105.600	105.600	105.600	5.375	105.750	105.800	105.700	105.600	5.875	105.900	105.900	105.900	105.900	5.125	105.750	105.800	105.700	105.600
5.500	105.500	105.600	105.500	105.400	5.875	105.700	105.700	105.700	105.700	5.500	105.850	105.900	105.800	105.700	6.000	106.000	106.000	106.000	106.000	5.250	105.850	105.900	105.800	105.700
5.625	105.625	105.700	105.600	105.500	6.000	105.800	105.800	105.800	105.800	5.625	106.000	106.000	106.000	10										



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WesLend Fixed High Balance

1033-99 1133-99					1233-99 1153-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.875	101.876	101.879	101.788	101.758	4.000	101.619	101.584	101.474		3.250	101.053	101.037	101.003	
4.000	102.378	102.386	102.290	102.266	4.125	101.640	101.603	101.488		3.375	101.368	101.352	101.319	
4.125	102.720	102.733	102.632	102.613	4.250	101.619	101.580	101.452		3.500	101.706	101.690	101.656	
4.250	102.279	102.234	102.128	102.077	4.375	101.853	101.815	101.692		3.625	101.995	101.979	101.946	
4.375	102.800	102.829	102.717	102.672	4.500	102.092	102.055	101.935		3.750	102.250	102.234	102.200	
4.500	103.249	103.283	103.166	103.126	4.625	102.112	102.076	101.959		3.875	102.338	102.338	102.307	
4.625	103.561	103.601	103.478	103.443	4.750	102.108	102.078	101.997		4.000	102.592	102.592	102.560	
4.750	103.104	103.122	102.994	102.927	4.875	102.115	102.062	102.007		4.125	103.028	103.012	102.978	
4.875	103.591	103.678	103.545	103.483	5.000	102.385	102.347	102.315		4.250	103.149	103.149	103.117	
5.000	104.014	104.106	103.968	103.911	5.125	102.558	102.520	102.488		4.375	103.366	103.366	103.335	
5.125	104.272	104.370	104.226	104.175	5.250	102.722	102.684	102.652		4.500	103.450	103.450	103.418	
5.250	104.167	103.397	103.397		5.375	103.102	103.064	103.032		4.625	103.608	103.608	103.577	
5.375	104.541	103.789	103.789		5.500	103.402	103.360	103.309		4.750	103.285	103.253	103.192	
5.500	104.820	103.360	103.309		5.625					4.875	103.282	103.250	103.189	
5.625	105.044				5.750					5.000	103.280	103.248	103.187	
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	100.837	100.822	100.788	
3.375	101.152	101.137	101.103	
3.500	101.490	101.474	101.441	
3.625	101.779	101.764	101.730	
3.750	102.034	102.019	101.985	
3.875	102.123	102.123	102.091	
4.000	102.377	102.377	102.345	
4.125	102.812	102.796	102.763	
4.250	102.933	102.933	102.902	
4.375	103.151	103.151	103.119	
4.500	103.235	103.235	103.203	
4.625	103.393	103.393	103.361	
4.750	102.703	102.672	102.636	
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		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	102.720	102.201	102.136	102.085	3.375	102.707	102.646	102.576	102.530	3.500	102.866	102.507	102.441	102.382								
3.375	103.183	102.687	102.576	102.530	3.500	103.107	103.052	102.977	102.936	3.625	103.283	102.833	102.763	102.701								
3.500	103.706	103.067	102.977	102.936	3.625	103.528	103.478	103.397	103.362	3.750	103.354	103.352	103.276	103.203								
3.625	104.156	103.478	103.397	103.362	3.750	103.923	103.879	103.793	103.763	3.875	103.676	103.686	103.605	103.529								
3.750	104.194	103.879	103.793	103.763	3.875	103.509	103.470	103.378	103.315	4.000	103.992	104.007	103.921	103.842								
3.875	104.148	103.799	103.378	103.315	4.000	103.837	103.802	103.706	103.648	4.125	104.290	104.311	104.220	104.137								
4.000	104.580	104.313	103.706	103.648	4.125	104.225	104.196	104.094	104.042	4.250	104.579	104.606	104.509	104.423								
4.125	104.979	104.498	104.094	104.042	4.250	104.605	104.582	104.475	104.428	4.375	104.613	104.678	104.576	104.479								
4.250	104.874	104.582	104.475	104.428	4.375	103.825	103.806	103.694	103.614	4.500	104.900	104.970	104.863	104.763								
4.375	104.701	104.503	103.694	103.614	4.500	104.147	104.104	104.036	103.907	4.625	104.704	104.661	104.603									
4.500	105.122	104.841	104.036	103.907	4.625	104.620	104.577	104.509	104.310	4.750	103.622	103.579	103.524									
4.625	105.550	105.053	104.509	104.310	4.750	104.905	104.903	104.775	104.711	4.875	103.983	103.940	103.884									
4.750	105.407	105.105	104.775	104.711	4.875	104.426	104.383	104.359	103.836	5.000	104.343	104.300	104.244									
4.875	105.522	105.107	104.359	103.836	5.000	104.723	104.680	104.656	104.097	5.125	104.701	104.658	104.603									
5.000	105.775	105.361	104.656	104.097	5.125	105.157	105.114	105.090		5.250	103.630	103.587	103.534									
5.125	106.140	105.369	105.090		5.250	104.366	104.323	104.299		5.375	103.989	103.946	103.893									
5.250	106.474	105.338	104.299		5.375	104.603	104.560	104.536		5.500												
5.375	104.603	104.560	104.536		5.500	105.093	105.050	105.026		5.625												
5.500	105.093	105.050	105.026		5.625	105.340	105.297	105.273		5.750												
5.625	105.340	105.297	105.273		5.750																	

7000-99 USDA 30 Yr Fixed														
Rate	15 Day	30 Day	45 Day	60 Day										
3.375	102.707	102.646	102.576	102.530										
3.500	103.107	103.052	102.977	102.936										
3.625	103.528	103.478	103.397	103.362										
3.750	103.923	103.879	103.793	103.763										
3.875	103.509	103.470	103.378	103.315										
4.000	103.837	103.802	103.706	103.648										
4.125	104.225	104.196	104.094	104.042										
4.250	104.605	104.582	104.475	104.428										
4.375	103.825	103.806	103.694	103.614										
4.500	104.147	104.104	104.036	103.907										
4.625	104.620	104.577	104.509	104.310										
4.750	104.905	104.903	104.775	104.711										
4.875	104.426	104.383	104.359	103.836										
5.000	104.723	104.680	104.656	104.097										
5.125	105.157	105.114	105.090											
5.250	104.366	104.323	104.299											
5.375	104.603	104.560	104.536											
5.500	105.093	105.050	105.026											
5.625	105.340	105.297	105.273											
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	101.902	101.847	101.771		3.375	100.973	100.965	100.947		
3.625	102.176	102.025	101.944		3.500	101.399	101.391	101.373		
3.750	102.248	102.204	102.118		3.625	101.824	101.815	101.797		
3.875	102.374	102.334	102.243		3.750	102.241	102.232	102.214		
4.000	102.654	102.593	102.496		3.875	102.143	102.143	102.126		
4.125	102.823	102.782	102.681		4.000	102.473	102.473	102.455		
4.250	102.999	102.976	102.869		4.125	102.791	102.791	102.774		
4.375	102.989	102.432	102.320		4.250	103.142	103.142	103.124		
4.500	102.947	102.683	102.566		4.375	101.728	101.695	101.681		
4.625	102.985	102.902	102.805		4.500	102.080	102.047	102.033		
4.750	103.252	103.124	103.101		4.625	102.362	102.329	102.315		
4.875	102.694	102.673	102.694		4.750	102.612	102.579	102.565		
5.000	103.014	102.987	103.007		4.875					
5.125	103.337	103.316	103.337		5.000					
5.250	103.677	103.656	103.676		5.125					
5.375	103.123	103.190	103.237		5.250					
5.500	103.204	103.233	103.074		5.375					
5.625	103.271	103.228	101.077		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





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 Government ARM**

8700-99 FHA 5/1 ARM				6700-99 VA 5/1 ARM							
Margin 2.000		Caps 1/1/1		Index: 1 year CMT		Margin 2.000		Caps 1/1/5		Index: 1 year CMT	
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
3.000	100.081	100.018	99.956	3.000	100.081	100.018	99.956				
3.125	100.478	100.415	100.353	3.125	100.478	100.415	100.353				
3.250	100.866	100.803	100.741	3.250	100.866	100.803	100.741				
3.375	100.932	100.869	100.807	3.375	100.932	100.869	100.807				
3.500	101.321	101.258	101.196	3.500	101.321	101.258	101.196				
3.625	101.710	101.647	101.585	3.625	101.710	101.647	101.585				
3.750	102.100	102.037	101.975	3.750	102.100	102.037	101.975				
3.875	102.141	102.078	102.016	3.875	102.141	102.078	102.016				
4.000	102.531	102.468	102.406	4.000	102.531	102.468	102.406				
4.125	102.922	102.859	102.797	4.125	102.922	102.859	102.797				
4.250	103.312	103.249	103.187	4.250	103.312	103.249	103.187				
4.375	102.602	102.539	102.477	4.375	102.602	102.539	102.477				
4.500	102.990	102.927	102.865	4.500	102.990	102.927	102.865				
4.625	103.389	103.326	103.264	4.625	103.389	103.326	103.264				
4.750	103.788	103.725	103.663	4.750	103.788	103.725	103.663				
4.875				4.875							
5.000				5.000							
5.125				5.125							
5.250				5.250							
5.375				5.375							

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

**Price Adjustments**

**FHA LTV/FICO**

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

**VA LTV/FICO**

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

**Loan Amount**

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

**State Adjustments**

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

\*Adjustments to Total loan amount

**Wholesale Fee Buyout Option Price Adjustor**

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





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HomeReady										
1021-00 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	99.235	99.211	99.188		3.250	99.436	99.412	99.389		
3.375	99.861	99.838	99.814		3.375	100.047	100.024	100.001		
3.500	100.296	100.273	100.249		3.500	100.473	100.449	100.426		
3.625	100.711	100.687	100.664		3.625	101.064	101.040	101.017		
3.750	100.946	100.923	100.899		3.750	101.489	101.466	101.443		
3.875	101.453	101.430	101.406		3.875	101.829	101.806	101.782		
4.000	101.864	101.841	101.817		4.000	102.192	102.168	102.145		
4.125	102.155	102.132	102.108		4.125	102.383	102.359	102.336		
4.250	102.293	102.269	102.246		4.250	102.534	102.510	102.487		
4.375	102.662	102.638	102.615		4.375	102.855	102.831	102.808		
4.500	103.006	102.983	102.959		4.500	103.104	103.081	103.057		
4.625	103.084	103.060	103.037		4.625	103.258	103.234	103.211		
4.750	103.408	103.385	103.361		4.750	103.634	103.611	103.587		
4.875	103.792	103.768	103.745		4.875	103.923	103.900	103.876		
5.000					5.000	104.113	104.089	104.066		
5.125					5.125	104.458	104.435	104.411		
5.250					5.250	104.560	104.537	104.513		
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		
7 Day	0.150	Re-Lock	0.125
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	
Adjustment	Value
\$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			
LTV Range	CLTV Range	Fico <720	Fico >=720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

LPMI Adjustments - All LPMI Products									
> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	1.31	1.88	2.36	2.78	3.45	4.61	5.06	5.59
95%-90.01%	25%	1.2	1.69	2.1	2.48	3.08	4.05	4.43	4.88
90%-85.01%	25%	1.05	1.5	1.84	2.21	2.7	3.71	3.94	4.31
85% & Below	12%	0.53	0.64	0.75	0.86	1.01	1.35	1.5	1.61

≤ 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	1.13	1.7	2.18	2.5	3.17	4.22	4.67	5.2
95%-90.01%	25%	1.02	1.51	1.92	2.2	2.8	3.66	4.04	4.49
90%-85.01%	12%	0.53	0.72	0.91	1	1.22	1.6	1.75	1.94
85% & Below	6%	0.45	0.45	0.45	0.45	0.45	0.45	0.47	0.55

Premium Adjustments									
>45% DTI		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
	95.01%-97%	0.38	0.62	0.76	1.06	1.24	1.42	1.6	1.82
	90.01%-95%	0.35	0.44	0.57	0.72	1	1.12	1.27	1.53
	85.01%-90%	0.28	0.39	0.5	0.62	0.75	0.89	1.01	1.25
	80.01%-85%	0.11	0.17	0.22	0.3	0.38	0.42	0.44	0.49

State Adjustments	
Zone	Adjustment
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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HomePossible						
	1022-00	Home Possible 30 Yr Fixed				
	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
		3.250	99.482	99.472	99.354	99.344
		3.375	100.101	100.091	99.977	99.967
		3.500	101.795	101.785	101.674	101.664
		3.625	102.136	102.126	102.022	102.012
		3.750	102.450	102.422	102.387	102.358
		3.875	102.864	102.837	102.815	102.786
		4.000	103.330	103.302	103.298	103.269
		4.125	103.329	103.302	103.285	103.256
		4.250	103.305	103.259	103.297	103.248
		4.375	103.598	103.552	103.593	103.544
		4.500	103.821	103.775	103.815	103.766
		4.625	103.816	103.771	103.815	103.766
		4.750	104.131	104.067	104.144	104.075
		4.875	104.365	104.283	104.297	104.209
		5.000	104.615	104.533	104.549	104.461
		5.125	105.139	105.057	105.079	104.991
		5.250	105.446	105.364	105.388	105.300
		5.375	105.908	105.808	105.932	105.824
		5.500	106.117	106.016	106.141	106.034
		5.625	106.620	106.520	106.646	106.539

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	-0.500

LPMI Adjustments - All LPMI Products										
> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)										
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97%-95.01%	25%	1.31	1.88	2.36	2.78	3.45	4.61	5.06	5.59	
95%-90.01%	25%	1.2	1.69	2.1	2.48	3.08	4.05	4.43	4.88	
90%-85.01%	25%	1.05	1.5	1.84	2.21	2.7	3.71	3.94	4.31	
85% & Below	12%	0.53	0.64	0.75	0.86	1.01	1.35	1.5	1.61	
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)										
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97%-95.01%	25%	1.13	1.7	2.18	2.5	3.17	4.22	4.67	5.2	
95%-90.01%	25%	1.02	1.51	1.92	2.2	2.8	3.66	4.04	4.49	
90%-85.01%	12%	0.53	0.72	0.91	1	1.22	1.6	1.75	1.94	
85% & Below	6%	0.45	0.45	0.45	0.45	0.45	0.45	0.47	0.55	
Premium Adjustments										
>45% DTI		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
	95.01%-97%	0.38	0.62	0.76	1.06	1.24	1.42	1.6	1.82	
	90.01%-95%	0.35	0.44	0.57	0.72	1	1.12	1.27	1.53	
	85.01%-90%	0.28	0.39	0.5	0.62	0.75	0.89	1.01	1.25	
	80.01%-85%	0.11	0.17	0.22	0.3	0.38	0.42	0.44	0.49	

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

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WesLend ARM																							
1700-77 Margin 2.25				5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25				7/1 LIBOR ARM Caps 5/2/5				1900-77 Margin 2.25				10/1 LIBOR ARM Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	99.191	99.173	99.151	2.750	99.418	99.394	99.369	3.000	99.870	99.835	99.808	3.125	100.301	100.260	100.238	3.250	100.605	100.560	100.539	3.375	100.892	100.841	100.822
2.875	99.497	99.473	99.453	2.875	99.773	99.744	99.721	3.125	100.478	100.438	100.420	3.500	101.178	101.122	101.104	3.625	101.464	101.403	101.385	3.750	101.761	101.695	101.679
3.000	99.802	99.773	99.754	3.000	100.128	100.094	100.073	3.750	101.888	101.807	101.800	4.000	102.358	102.281	102.268	4.125	102.655	102.574	102.562	4.250	102.952	102.871	102.859
3.125	100.104	100.070	100.053	3.125	100.478	100.438	100.420	4.000	102.643	102.567	102.560	4.375	102.939	102.863	102.851	4.500	103.236	103.160	103.148	4.625	103.533	103.457	103.445
3.250	100.368	100.328	100.312	3.250	100.831	100.786	100.770	4.375	103.520	103.444	103.432	4.750	103.817	103.741	103.729								
3.375	100.627	100.582	100.566	3.375	101.185	101.135	101.122	4.750	104.203	104.127	104.115												
3.500	100.886	100.836	100.821	3.500	101.539	101.484	101.473																
3.625	101.147	101.091	101.077	3.625	101.894	101.834	101.825																
3.750	101.391	101.331	101.317	3.750	102.248	102.188	102.179																
3.875	101.634	101.569	101.555	3.875	102.603	102.543	102.534																
4.000	101.875	101.804	101.790	4.000	102.958	102.898	102.889																
4.125	102.116	102.040	102.026	4.125	103.313	103.253	103.244																
4.250	102.357	102.276	102.262	4.250	103.668	103.608	103.599																
4.375	102.598	102.512	102.498	4.375	104.023	103.963	103.954																
4.500	102.839	102.748	102.734	4.500	104.378	104.318	104.309																
				4.625	104.733	104.673	104.664																

**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								
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**

<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 State	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

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**WesLend ARM High Balance**

1733-77 Margin 2.25 5/1 LIBOR ARM High Balance Caps 2/2/5				1833-77 Margin 2.25 7/1 LIBOR ARM High Balance Caps 5/2/5				1933-77 Margin 2.25 10/1 LIBOR ARM High Balance Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	99.491	99.472	99.450	2.750	99.699	99.675	99.650	3.000	100.164	100.129	100.102
2.875	99.792	99.768	99.748	2.875	100.051	100.022	99.999	3.125	100.591	100.551	100.529
3.000	100.091	100.062	100.044	3.000	100.401	100.366	100.346	3.250	100.891	100.846	100.825
3.125	100.391	100.357	100.340	3.125	100.749	100.709	100.691	3.375	101.173	101.123	101.103
3.250	100.653	100.614	100.598	3.250	101.100	101.055	101.039	3.500	101.454	101.399	101.380
3.375	100.913	100.868	100.852	3.375	101.453	101.403	101.390	3.625	101.736	101.675	101.657
3.500	101.175	101.125	101.110	3.500	101.807	101.751	101.740	3.750	102.030	101.963	101.947
3.625	101.439	101.384	101.370	3.625	102.161	102.101	102.092	3.875	102.327	102.256	102.241
3.750	101.686	101.625	101.612	3.750	102.419	102.353	102.345	4.000	102.624	102.547	102.534
3.875	101.931	101.865	101.852	3.875	102.664	102.593	102.586	4.125	102.923	102.841	102.829
4.000	102.173	102.102	102.088	4.000	102.911	102.835	102.828	4.250	103.123	103.036	103.024
4.125	102.416	102.340	102.326	4.125	103.159	103.078	103.071	4.375	103.312	103.220	103.207
4.250	102.648	102.567	102.553	4.250	103.321	103.234	103.226	4.500	103.500	103.406	103.393
4.375	102.879	102.792	102.779	4.375	103.471	103.379	103.370	4.625	103.500	103.500	103.500
4.500	103.109	103.017	103.004	4.500	103.500	103.500	103.500	4.750			
4.625	103.340	103.243	103.229	4.625				4.875			
4.750	103.490	103.388	103.373	4.750				5.000			
4.875	103.500	103.500	103.500	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	>\$150-175	>\$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 - 5:30 pm Pacific Time  
 Email: lockdesk@weslend.com  
 Phone: 877-945-4105 ext 3

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**WesLend Jumbo**

3000-21 Jumbo 30 Yr Fixed				3300-21 Jumbo 15 Yr Fixed		
Rate	30 Day	45 Day		Rate	30 Day	45 Day
4.000				3.750		
4.125				3.875		
4.250				4.000		
4.375				4.125		
4.500				4.250		
4.625				4.375		
4.750				4.500		
4.875				4.625		
5.000				4.750		
5.125				4.875		
5.250				5.000		
5.375	101.966	101.873	101.748	5.125		
5.500	102.209	102.115	101.990	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			3800-21 Jumbo 7/1 ARM Margin 2.25			3900-21 Jumbo 10/1 ARM Margin 2.25		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
3.500			3.500			3.625		
3.625			3.625			3.750		
3.750			3.750			3.875		
3.875			3.875			4.000		
4.000			4.000			4.125		
4.125			4.125			4.250		
4.250			4.250			4.375		
4.375			4.375			4.500		
4.500			4.500			4.625		
4.625			4.625			4.750		
4.750			4.750			4.875		
4.875			4.875			5.000		
5.000			5.000			5.125		
5.125			5.125			5.250		
5.250			5.250			5.375		
5.375			5.375			5.500		
5.500			5.500			5.625		
5.625			5.625			5.750		
5.750			5.750			5.875		
5.875			5.875			6.000		

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

**Price Adjustments**

Max Lender Credit after Adjustments: 101.375

**Loan Level Price Adjustments**

	<=60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90
Purchase Special	0.375	0.375	0.375	0.375	0.250	0.000	0.000
>1.5mm-\$2.0mm	0.000	0.000	0.000	0.000	-0.500	-0.500	-0.500
>2.0mm-\$2.5mm	0.000	0.000	0.000	-0.250	-0.500	-0.500	-0.500
760+ Fico	0.500	0.375	0.250	0.000	-0.250	-0.375	-0.625
740-759 Fico	0.375	0.250	0.125	-0.125	-0.375	-0.750	-0.750
720-739 Fico	0.250	0.125	0.000	-0.500	-1.000	-1.000	-1.250
700-719 Fico	0.250	0.000	-0.250	-0.750	-1.250	-1.500	-1.750
680-699 Fico	0.125	-0.125	-0.375	-0.750	-1.250	-2.250	-2.500
Second Home	0.000	0.000	-0.500	-0.500	n/a	n/a	n/a
Investment Property	-1.000	-1.500	n/a	n/a	n/a	n/a	n/a
Condo	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
Cash Out Refi	-0.500	-0.500	-0.500	-1.500	n/a	n/a	n/a
2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	n/a	n/a
DTI >40	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
<b>LTV &gt; 80% w/No MI (in addition to above adjustments)</b>							
No MI w/760+ Fico	n/a	n/a	n/a	n/a	n/a	-0.375	-1.000
No MI w/740-759 Fico	n/a	n/a	n/a	n/a	n/a	-0.375	-1.125
No MI w/720-739 Fico	n/a	n/a	n/a	n/a	n/a	-0.375	n/a