



Effective: 8/23/19 12:19 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	100.860	100.415	100.346	100.095	3.500	101.628	101.540	101.467	101.468	3.000	101.061	101.015	100.968	100.737
3.375	101.108	101.034	100.965	100.711	3.625	102.365	102.253	102.080	102.027	3.125	101.574	101.528	101.481	101.250
3.500	101.493	101.419	101.350	101.259	3.750	102.840	102.730	102.561	102.532	3.250	102.033	101.858	101.716	101.630
3.625	101.900	101.824	101.744	101.741	3.875	103.219	103.111	103.009	102.990	3.375	102.350	102.175	102.026	101.981
3.750	102.379	102.345	102.310	101.644	4.000	103.666	103.516	103.423	103.408	3.500	102.620	102.445	102.308	102.259
3.875	102.864	102.830	102.795	102.178	4.125	103.917	103.902	103.803	103.794	3.625	103.403	103.228	103.035	102.456
4.000	103.278	103.244	103.209	102.735	4.250	103.943	103.874	103.660	103.551	3.750	103.376	103.201	103.057	102.877
4.125	103.452	103.417	103.383	103.064	4.375	104.250	104.184	104.038	104.003	3.875	103.379	103.310	103.229	103.163
4.250	103.529	103.523	103.523	102.499	4.500	104.576	104.570	104.456	104.427	4.000	103.806	103.631	103.566	103.383
4.375	103.873	103.866	103.866	102.972	4.625	104.780	104.792	104.672	104.648	4.125	104.430	104.255	104.204	103.567
4.500	104.215	104.209	104.209	103.396	4.750	104.932	105.016	104.891	104.837	4.250	104.591	104.447	104.412	103.991
4.625	104.384	104.378	104.378	103.684	4.875	105.350	105.439	105.309	105.260	4.375	104.792	104.763	104.728	104.333
4.750	104.580	104.460	104.460	103.510	5.000	105.707	105.801	105.666	105.623	4.500	104.900	104.872	104.837	104.555
4.875	104.965	104.845	104.845	103.931	5.125	105.961	106.061	105.921	105.882	4.625	104.895	104.867	104.832	103.850
5.000	105.198	105.078	105.078	104.291	5.250	106.092	106.200	106.057	105.986	4.750	104.891	104.862	104.827	104.176
5.125	105.426	105.306	105.306	104.607	5.375	106.200	106.200	106.200	106.200	4.875	104.888	104.859	104.824	104.409
5.250	105.610	105.604	105.604	104.951	5.500	105.939	105.843	105.797		5.000	104.898	104.860	104.822	104.586
5.375	105.438	105.550	105.397	105.321	5.625					5.125	102.905	102.847	102.714	102.592
5.500	105.722	105.839	105.681	105.610	5.750					5.250	103.203	103.151	103.013	102.887
5.625	106.000	106.000	106.000	105.989	5.875					5.375	103.420	103.374	103.230	103.102
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					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	101.540	101.530	101.425	101.415	2.875	99.594	99.603	99.564	99.574	
3.750	101.890	101.862	101.825	101.796	3.000	100.019	100.010	99.989	99.980	
3.875	102.311	102.284	102.260	102.231	3.125	100.476	100.467	100.448	100.439	
4.000	102.808	102.781	102.775	102.746	3.250	101.926	101.918	101.901	101.892	
4.125	102.785	102.757	102.739	102.710	3.375	102.226	102.218	102.206	102.197	
4.250	102.781	102.735	102.769	102.720	3.500	102.295	102.287	102.277	102.268	
4.375	103.081	103.036	103.071	103.022	3.625	102.446	102.420	102.406	102.377	
4.500	103.304	103.258	103.295	103.246	3.750	103.016	102.990	102.978	102.949	
4.625	103.301	103.255	103.296	103.247	3.875	103.168	103.142	103.127	103.099	
4.750	103.313	103.249	103.322	103.253	4.000	103.572	103.546	103.531	103.503	
4.875	103.501	103.419	103.461	103.373	4.125	103.057	103.012	103.021	102.973	
5.000	103.756	103.674	103.716	103.628	4.250	103.568	103.523	103.533	103.485	
5.125	103.696	103.614	103.662	103.574	4.375	103.923	103.878	103.889	103.841	
5.250	104.049	103.967	104.016	103.928	4.500	102.376	102.312	102.203	102.135	
5.375	104.441	104.341	104.407	104.300	4.625	102.778	102.715	102.605	102.536	
5.500	104.647	104.547	104.618	104.510	4.750					
5.625	104.454	104.353	104.426	104.319	4.875					
5.750	104.714	104.614	104.687	104.580	5.000					
5.875	104.947	104.847	104.921	104.814	5.125					
6.000	105.136	105.036	105.109	105.002	5.250					

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yr	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico ≥720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

Cash Out (All Terms)

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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



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					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	100.860	100.415	100.346	100.095	3.500	101.628	101.540	101.467	101.468	3.000	101.061	101.015	100.968	100.737	
3.375	101.108	101.034	100.965	100.711	3.625	102.365	102.253	102.080	102.027	3.125	101.574	101.528	101.481	101.250	
3.500	101.493	101.419	101.350	101.259	3.750	102.840	102.730	102.561	102.532	3.250	102.033	101.858	101.716	101.630	
3.625	101.900	101.824	101.744	101.741	3.875	103.219	103.111	103.009	102.990	3.375	102.350	102.175	102.026	101.981	
3.750	102.379	102.345	102.310	101.644	4.000	103.666	103.516	103.423	103.408	3.500	102.620	102.445	102.308	102.259	
3.875	102.864	102.830	102.795	102.178	4.125	103.917	103.902	103.803	103.794	3.625	103.403	103.228	103.035	102.456	
4.000	103.278	103.244	103.209	102.735	4.250	103.943	103.874	103.660	103.551	3.750	103.376	103.201	103.057	102.877	
4.125	103.452	103.417	103.383	103.064	4.375	104.250	104.184	104.038	104.003	3.875	103.379	103.310	103.229	103.163	
4.250	103.529	103.523	103.523	102.499	4.500	104.576	104.570	104.456	104.427	4.000	103.806	103.631	103.566	103.383	
4.375	103.873	103.866	103.866	102.972	4.625	104.780	104.792	104.672	104.648	4.125	104.430	104.255	104.204	103.567	
4.500	104.215	104.209	104.209	103.396	4.750	104.932	105.016	104.891	104.837	4.250	104.591	104.447	104.412	103.991	
4.625	104.384	104.378	104.378	103.684	4.875	105.350	105.439	105.309	105.260	4.375	104.792	104.763	104.728	104.333	
4.750	104.580	104.460	104.460	103.510	5.000	105.707	105.801	105.666	105.623	4.500	104.900	104.872	104.837	104.555	
4.875	104.965	104.845	104.845	103.931	5.125	105.961	106.061	105.921	105.882	4.625	104.895	104.867	104.832	103.850	
5.000	105.198	105.078	105.078	104.291	5.250	106.092	106.200	106.057	105.986	4.750	104.891	104.862	104.827	104.176	
5.125	105.426	105.306	105.306	104.607	5.375	106.200	106.200	106.200	106.200	4.875	104.888	104.859	104.824	104.409	
5.250	105.610	105.604	105.604	104.951	5.500	105.939	105.843	105.797		5.000	104.898	104.860	104.822	104.586	
5.375	105.438	105.550	105.397	105.321	5.625					5.125	102.905	102.847	102.714	102.592	
5.500	105.722	105.839	105.681	105.610	5.750					5.250	103.203	103.151	103.013	102.887	
5.625	106.000	106.000	106.000	105.989	5.875					5.375	103.420	103.374	103.230	103.102	

1400-99 1401-99															
Conventional 10 Yr Fixed					1008-05 1007-05					1308-05 1307-05					
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	101.383	101.364	101.311	101.262	3.625	101.400	101.324	101.244	101.241	3.250	101.048	101.026	100.972	100.930	
3.375	101.678	101.666	101.607	101.555	3.750	101.298	101.263	101.177	101.144	3.375	101.402	101.386	101.326	101.281	
3.500	102.152	101.977	101.866	101.810	3.875	101.826	101.797	101.706	101.678	3.500	101.683	101.673	101.608	101.559	
3.625	102.872	102.697	102.564	102.141	4.000	102.378	102.354	102.258	102.235	3.625	101.889	101.886	101.816	101.756	
3.750	102.737	102.633	102.559	102.497	4.125	102.701	102.682	102.581	102.564	3.750	102.313	102.315	102.240	102.177	
3.875	102.866	102.875	102.796	102.731	4.250	102.164	102.155	102.049	101.999	3.875	102.602	102.610	102.529	102.463	
4.000	103.092	103.077	102.992	102.924	4.375	102.631	102.628	102.516	102.472	4.000	102.824	102.838	102.752	102.683	
4.125	103.962	103.819	103.783	103.207	4.500	103.049	103.052	102.935	102.896	4.125	103.018	103.038	102.947	102.867	
4.250	103.842	103.740	103.711	103.549	4.625	103.332	103.340	103.218	103.184	4.250	103.445	103.471	103.375	103.291	
4.375	104.128	104.045	104.016	103.777	4.750	103.122	103.203	103.075	103.010	4.375	103.790	103.822	103.720	103.633	
4.500	104.459	104.284	104.131	103.963	4.875	103.538	103.624	103.491	103.431	4.500	104.015	104.052	103.945	103.855	
4.625	104.403	104.387	104.359	103.733	5.000	103.892	103.983	103.846	103.791	4.625	103.382	103.363	103.251	103.150	
4.750	104.280	104.269	104.153	104.050	5.125	104.203	104.300	104.157	104.107	4.750	103.711	103.698	103.581	103.476	
4.875	104.490	104.484	104.363	104.257	5.250	104.574	104.680	104.532	104.451	4.875	103.946	103.939	103.817	103.709	
5.000	104.661	104.661	104.535	104.425	5.375	104.938	105.050	104.897	104.821	5.000	104.126	104.124	103.996	103.886	
5.125	102.406	102.350	102.218	102.097	5.500	105.222	105.339	105.181	105.110	5.125	102.205	102.147	102.014	101.892	
5.250	102.710	102.660	102.523	102.399	5.625	105.500	105.500	105.500	105.489	5.250	102.503	102.451	102.313	102.187	
5.375	102.935	102.890	102.748	102.621	5.750					5.375	102.720	102.674	102.530	102.402	
5.500	103.144	103.105	102.958	102.827	5.875					5.500	102.902	102.861	102.713	102.581	
5.625	102.590	102.714	102.562	102.420	6.000					5.625	102.350	102.472	102.319	102.175	

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)										Conventional Adjusters	
	<=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	\$60,000-\$100,000		-0.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	\$100,001-\$125,000		-0.150
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	\$125,001+\$275,000		0.000
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	\$275,001+\$300,000		0.100
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	Escrow Waiver (Except CA and NY)		-0.250
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	Investment Property LTV <=75		-2.125
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	Investment Property LTV >75 and <=80		-3.375
									Attached Condo >75 LTV & Term > 15y		-0.750
									2-4 Units		-1.000
									Manufactured		-0.750

Loans with Secondary Financing				
All Loans with Subordinate Financing				
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
		90.01%-95%	0.35						



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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	101.908	101.866	101.776	101.748	4.000	101.691	101.656	101.532		3.250	101.083	101.068	101.032	
4.000	102.448	102.378	102.282	102.260	4.125	101.691	101.655	101.526		3.375	101.397	101.381	101.346	
4.125	102.768	102.734	102.632	102.615	4.250	101.669	101.631	101.492		3.500	101.735	101.720	101.685	
4.250	102.469	102.217	102.126	102.061	4.375	101.870	101.832	101.696		3.625	102.026	102.011	101.975	
4.375	102.886	102.809	102.698	102.654	4.500	102.111	102.074	101.943		3.750	102.282	102.267	102.231	
4.500	103.302	103.265	103.148	103.109	4.625	102.127	102.091	101.966		3.875	102.337	102.337	102.309	
4.625	103.582	103.587	103.465	103.432	4.750	102.096	102.066	101.983		4.000	102.592	102.592	102.565	
4.750	103.215	103.128	103.001	102.935	4.875	102.100	102.055	101.882		4.125	103.063	103.048	103.013	
4.875	103.597	103.682	103.550	103.490	5.000	102.244	102.206	102.176		4.250	103.151	103.151	103.124	
5.000	104.021	104.112	103.974	103.919	5.125	102.417	102.379	102.349		4.375	103.366	103.366	103.339	
5.125	104.282	104.379	104.236	104.187	5.250	102.469	102.431	102.401		4.500	103.450	103.450	103.423	
5.250	104.101	103.303	103.303		5.375	102.849	102.811	102.781		4.625	103.608	103.608	103.581	
5.375	104.541	103.697	103.697		5.500	103.160	103.120	103.080		4.750	103.260	103.228	103.176	
5.500	104.821	103.120	103.080		5.625					4.875	103.257	103.225	103.173	
5.625	105.044				5.750					5.000	103.255	103.223	103.171	
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	100.868	100.852	100.817	
3.375	101.181	101.165	101.130	
3.500	101.520	101.504	101.469	
3.625	101.811	101.795	101.760	
3.750	102.067	102.051	102.016	
3.875	102.121	102.121	102.094	
4.000	102.377	102.377	102.349	
4.125	102.848	102.832	102.797	
4.250	102.935	102.935	102.908	
4.375	103.151	103.151	103.123	
4.500	103.235	103.235	103.207	
4.625	103.393	103.393	103.365	
4.750	102.693	102.669	102.634	
4.875				
5.000				
5.125				
5.250				

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years o

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

Conventional Adjusters

Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV <=75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 15yr	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico >=720
<= 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	01% - 90.00%	-1.000	-0.750
<= 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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



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WesLend Government																								
8000-99 8100-99		6000-99 6100-99				FHA/VA 25/30 Yr Fixed					8200-99 8200-99		FHA/VA 20 Yr Fixed					8300-99 8300-99		FHA/VA 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day										
3.250	102.845	102.122	102.057	102.008	3.375	102.633	102.572	102.502	102.458	3.500	102.866	102.407	102.342	102.286										
3.375	103.384	102.687	102.502	102.458	3.500	103.038	102.983	102.908	102.869	3.625	103.283	102.739	102.669	102.609										
3.500	103.921	103.067	102.908	102.869	3.625	103.467	103.417	103.337	103.303	3.750	103.323	103.248	103.173	103.102										
3.625	104.376	103.417	103.337	103.303	3.750	103.870	103.825	103.740	103.711	3.875	103.726	103.585	103.504	103.429										
3.750	104.416	103.825	103.740	103.711	3.875	103.434	103.394	103.303	103.242	4.000	103.892	103.907	103.821	103.743										
3.875	104.247	103.799	103.303	103.242	4.000	103.765	103.731	103.635	103.578	4.125	104.193	104.214	104.123	104.042										
4.000	104.720	104.313	103.635	103.578	4.125	104.159	104.130	104.029	103.977	4.250	104.485	104.511	104.415	104.331										
4.125	105.121	104.498	104.029	103.977	4.250	104.544	104.521	104.414	104.368	4.375	104.385	104.356	104.254	104.159										
4.250	105.044	104.521	104.414	104.368	4.375	103.698	103.710	103.599	103.520	4.500	104.673	104.649	104.542	104.444										
4.375	104.749	104.503	103.599	103.520	4.500	104.104	104.061	103.988	103.815	4.625	104.590	104.547	104.489											
4.500	105.212	104.841	103.988	103.815	4.625	104.577	104.534	104.462	104.222	4.750	103.506	103.463	103.404											
4.625	105.638	105.053	104.462	104.222	4.750	104.787	104.816	104.689	104.626	4.875	103.867	103.824	103.766											
4.750	105.483	105.105	104.689	104.626	4.875	104.357	104.314	104.290	103.799	5.000	104.226	104.183	104.127											
4.875	105.467	105.107	104.290	103.799	5.000	104.658	104.615	104.591	104.062	5.125	104.585	104.542	104.487											
5.000	105.721	105.361	104.591	104.062	5.125	105.093	105.050	105.026		5.250	103.512	103.469	103.413											
5.125	106.090	105.369	105.026		5.250	104.426	104.383	104.359		5.375	103.870	103.827	103.773											
5.250	106.428	105.338	104.359		5.375	104.663	104.620	104.596		5.500														
5.375	104.663	104.620	104.596		5.500	105.153	105.110	105.086		5.625														
5.500	105.153	105.110	105.086		5.625	105.400	105.357	105.333		5.750														
5.625	105.400	105.357	105.333		5.750																			
7000-99					USDA 30 Yr Fixed																			
Rate	15 Day	30 Day	45 Day	60 Day																				
3.375	102.633	102.572	102.502	102.458																				
3.500	103.038	102.983	102.908	102.869																				
3.625	103.467	103.417	103.337	103.303																				
3.750	103.870	103.825	103.740	103.711																				
3.875	103.434	103.394	103.303	103.242																				
4.000	103.765	103.731	103.635	103.578																				
4.125	104.159	104.130	104.029	103.977																				
4.250	104.544	104.521	104.414	104.368																				
4.375	103.698	103.710	103.599	103.520																				
4.500	104.104	104.061	103.988	103.815																				
4.625	104.577	104.534	104.462	104.222																				
4.750	104.787	104.816	104.689	104.626																				
4.875	104.357	104.314	104.290	103.799																				
5.000	104.658	104.615	104.591	104.062																				
5.125	105.093	105.050	105.026																					
5.250	104.426	104.383	104.359																					
5.375	104.663	104.620	104.596																					
5.500	105.153	105.110	105.086																					
5.625	105.400	105.357	105.333																					
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	101.852	101.784	101.709		3.375	101.008	100.991	100.972		
3.625	102.145	101.985	101.941		3.500	101.423	101.406	101.387		
3.750	102.293	102.144	102.101		3.625	101.847	101.830	101.811		
3.875	102.300	102.260	102.169		3.750	102.264	102.248	102.228		
4.000	102.667	102.521	102.425		3.875	102.146	102.146	102.127		
4.125	102.847	102.709	102.608		4.000	102.495	102.495	102.476		
4.250	102.947	102.901	102.795		4.125	102.813	102.813	102.793		
4.375	103.024	102.336	102.243		4.250	103.157	103.157	103.138		
4.500	102.982	102.588	102.537		4.375	101.675	101.600	101.550		
4.625	103.095	102.874	102.850		4.500	102.034	101.959	101.908		
4.750	103.288	103.170	103.146		4.625	102.333	102.258	102.208		
4.875	102.677	102.656	102.689		4.750	102.588	102.513	102.462		
5.000	102.992	102.970	103.004		4.875					
5.125	103.322	103.301	103.334		5.000					
5.250	103.658	103.637	103.670		5.125					
5.375	103.177	103.175	103.208		5.250					
5.500	103.195	103.285	103.126		5.375					
5.625	103.284	103.241	101.090		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	100.115	100.052	99.990	3.000	100.115	100.052	99.990
3.125	100.503	100.440	100.378	3.125	100.503	100.440	100.378
3.250	100.891	100.828	100.766	3.250	100.891	100.828	100.766
3.375	100.957	100.894	100.832	3.375	100.957	100.894	100.832
3.500	101.345	101.282	101.220	3.500	101.345	101.282	101.220
3.625	101.735	101.672	101.610	3.625	101.735	101.672	101.610
3.750	102.125	102.062	102.000	3.750	102.125	102.062	102.000
3.875	102.166	102.103	102.041	3.875	102.166	102.103	102.041
4.000	102.556	102.493	102.431	4.000	102.556	102.493	102.431
4.125	102.946	102.883	102.821	4.125	102.946	102.883	102.821
4.250	103.348	103.285	103.223	4.250	103.348	103.285	103.223
4.375	102.626	102.563	102.501	4.375	102.626	102.563	102.501
4.500	103.025	102.962	102.900	4.500	103.025	102.962	102.900
4.625	103.414	103.351	103.289	4.625	103.414	103.351	103.289
4.750	103.813	103.750	103.688	4.750	103.813	103.750	103.688
4.875				4.875			
5.000				5.000			
5.125				5.125			
5.250				5.250			
5.375				5.375			

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

FHA LTV/FICO

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

VA LTV/FICO

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

Loan Amount

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

State Adjustments

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

*Adjustments to Total loan amount

Wholesale Fee Buyout Option Price Adjustor

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



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HomeReady										
1021-00 1024-00 Home Ready 30 Yr Fixed					1221-00 1224-00 Home Ready 20 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	99.332	99.308	99.285		3.250	99.611	99.588	99.564		
3.375	99.961	99.937	99.914		3.375	100.265	100.242	100.219		
3.500	100.394	100.371	100.348		3.500	100.692	100.668	100.645		
3.625	100.763	100.740	100.716		3.625	101.283	101.260	101.237		
3.750	101.120	101.096	101.073		3.750	101.710	101.687	101.663		
3.875	101.628	101.604	101.581		3.875	102.006	101.982	101.959		
4.000	102.039	102.016	101.993		4.000	102.367	102.344	102.320		
4.125	102.272	102.249	102.225		4.125	102.563	102.539	102.516		
4.250	102.403	102.380	102.356		4.250	102.706	102.683	102.659		
4.375	102.772	102.749	102.725		4.375	102.966	102.942	102.919		
4.500	103.117	103.094	103.071		4.500	103.216	103.192	103.169		
4.625	103.102	103.079	103.055		4.625	103.350	103.326	103.303		
4.750	103.407	103.384	103.360		4.750	103.727	103.704	103.680		
4.875	103.792	103.768	103.745		4.875	103.923	103.900	103.876		
5.000					5.000	104.114	104.090	104.067		
5.125					5.125	104.394	104.371	104.347		
5.250					5.250	104.480	104.456	104.433		
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	
\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001+\$275,000	0.000
Escrow Waiver (Except CA and NY)	-0.250
Attached Condo >75 LTV & Term > 15y	-0.750

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

LPMI Adjustments - 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 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	99.434	99.425	99.306	99.296
		3.375	100.034	100.024	99.910	99.899
		3.500	101.739	101.730	101.618	101.608
		3.625	102.102	102.092	101.987	101.977
		3.750	102.453	102.425	102.388	102.359
		3.875	102.874	102.847	102.823	102.794
		4.000	103.371	103.344	103.338	103.309
		4.125	103.348	103.320	103.302	103.273
		4.250	103.339	103.293	103.327	103.278
		4.375	103.638	103.593	103.628	103.579
		4.500	103.861	103.815	103.852	103.803
		4.625	103.858	103.812	103.853	103.804
		4.750	104.146	104.082	104.155	104.086
		4.875	104.334	104.252	104.294	104.206
		5.000	104.589	104.507	104.549	104.461
		5.125	105.096	105.014	105.062	104.974
		5.250	105.448	105.366	105.415	105.327
		5.375	105.841	105.741	105.807	105.700
		5.500	106.047	105.947	106.018	105.910
		5.625	106.556	106.455	106.528	106.421

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	
\$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	
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

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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	99.139	99.122	99.097	2.750	99.395	99.373	99.345	3.000	99.894	99.861	99.832												
2.875	99.444	99.423	99.399	2.875	99.747	99.720	99.693	3.125	100.318	100.280	100.255												
3.000	99.750	99.723	99.701	3.000	100.097	100.065	100.041	3.250	100.629	100.586	100.563												
3.125	100.052	100.020	99.999	3.125	100.443	100.406	100.384	3.375	100.925	100.877	100.855												
3.250	100.315	100.278	100.258	3.250	100.792	100.750	100.730	3.500	101.220	101.166	101.146												
3.375	100.574	100.531	100.512	3.375	101.142	101.094	101.078	3.625	101.514	101.455	101.436												
3.500	100.832	100.785	100.766	3.500	101.493	101.440	101.425	3.750	101.803	101.740	101.721												
3.625	101.092	101.039	101.022	3.625	101.844	101.786	101.773	3.875	102.092	102.023	102.006												
3.750	101.337	101.279	101.262	3.750	102.101	102.037	102.026	4.000	102.378	102.304	102.288												
3.875	101.582	101.518	101.501	3.875	102.345	102.277	102.265	4.125	102.664	102.585	102.570												
4.000	101.823	101.754	101.737	4.000	102.588	102.514	102.503	4.250	101.956	101.907	101.862												
4.125	102.064	101.990	101.973	4.125	102.832	102.753	102.742	4.375	102.201	102.153	102.107												
4.250	101.911	101.862	101.817	4.250	102.232	102.183	102.138	4.500	102.302	102.254	102.208												
4.375	102.013	101.965	101.920	4.375	102.357	102.309	102.263	4.625	102.366	102.318	102.273												
4.500	102.284	102.236	102.190	4.500	100.647	100.609	102.382	4.750	100.261	100.143	100.021												
				4.625	100.822	100.784	100.760																

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	\$150-175	>\$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 State	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

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Effective: 8/23/19 12:19 PM

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	99.440	99.423	99.398	2.750	99.677	99.655	99.627	3.000	100.190	100.157	100.128
2.875	99.741	99.719	99.696	2.875	100.026	99.999	99.972	3.125	100.610	100.572	100.547
3.000	100.041	100.014	99.991	3.000	100.371	100.339	100.315	3.250	100.917	100.874	100.851
3.125	100.340	100.308	100.288	3.125	100.715	100.678	100.656	3.375	101.208	101.160	101.138
3.250	100.602	100.565	100.545	3.250	101.062	101.020	101.001	3.500	101.498	101.444	101.424
3.375	100.860	100.818	100.798	3.375	101.411	101.364	101.347	3.625	101.788	101.729	101.710
3.500	101.122	101.074	101.056	3.500	101.761	101.708	101.693	3.750	102.073	102.009	101.991
3.625	101.386	101.333	101.315	3.625	102.111	102.053	102.041	3.875	102.359	102.290	102.273
3.750	101.633	101.574	101.557	3.750	102.367	102.303	102.291	4.000	102.644	102.570	102.554
3.875	101.878	101.815	101.797	3.875	102.611	102.542	102.531	4.125	102.932	102.852	102.837
4.000	102.121	102.052	102.035	4.000	102.856	102.782	102.771	4.250	103.127	103.042	103.027
4.125	102.364	102.290	102.273	4.125	103.102	103.023	103.013	4.375	103.312	103.222	103.207
4.250	102.597	102.518	102.501	4.250	103.263	103.178	103.167	4.500	103.500	103.405	103.389
4.375	102.828	102.744	102.727	4.375	103.412	103.323	103.309	4.625	103.500	103.500	103.500
4.500	103.059	102.970	102.953	4.500	103.500	103.468	103.453	4.750			
4.625	103.291	103.196	103.179	4.625	103.500	103.500	103.500	4.875			
4.750	103.440	103.340	103.322	4.750				5.000			
4.875	103.500	103.474	103.453	4.875				5.125			
5.000	103.500	103.500	103.500	5.000				5.250			
5.125				5.125				5.375			

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yr	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000
HighBal ARM LTV/CLTV ≤75	-0.750
HighBal ARM LTV/CTV >75	-1.500

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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



Lock Desk Hours 8:00 am - 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	101.956	101.862	101.737	5.125			
5.500	102.198	102.104	101.979	5.250			
5.625				5.375			
5.750				5.500			
5.875				5.625			
6.000				5.750			
6.125				5.875			
6.250				6.000			
6.375				6.125			

3700-21 Jumbo 5/1 ARM Margin 2.25 Caps 2/2/5				3800-21 Jumbo 7/1 ARM Margin 2.25 Caps 5/2/5				3900-21 Jumbo 10/1 ARM Margin 2.25 Caps 5/2/5			
Rate	30 Day	45 Day		Rate	30 Day	45 Day		Rate	30 Day	45 Day	
3.500				3.500				3.625			
3.625				3.625				3.750			
3.750				3.750				3.875			
3.875				3.875				4.000			
4.000				4.000				4.125			
4.125				4.125				4.250			
4.250				4.250				4.375			
4.375				4.375				4.500			
4.500				4.500				4.625			
4.625				4.625				4.750			
4.750				4.750				4.875			
4.875				4.875				5.000			
5.000				5.000				5.125			
5.125				5.125				5.250			
5.250				5.250				5.375			
5.375				5.375				5.500			
5.500				5.500				5.625			
5.625				5.625				5.750			
5.750				5.750				5.875			
5.875				5.875				6.000			

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Max Lender Credit after Adjustments: 101.375

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