



Effective: 8/26/19 11:50 AM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

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New Locks

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at www.weslendwholesale.com.
- Loans can be locked in Broker Connection 2.0 until 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.

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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	100.909	100.618	100.549	97.090	3.500	101.637	101.586	101.459	98.121	3.000	101.106	101.048	100.991	100.013
3.375	101.315	101.246	101.177	97.901	3.625	102.397	102.323	102.171	98.805	3.125	101.621	101.556	101.500	100.421
3.500	101.750	101.681	101.613	98.700	3.750	102.866	102.793	102.643	99.484	3.250	102.033	101.909	101.824	100.909
3.625	102.133	102.041	101.972	99.513	3.875	103.244	103.169	103.021	100.172	3.375	102.350	102.202	102.120	101.425
3.750	102.340	102.306	102.272	100.216	4.000	103.666	103.559	103.415	100.746	3.500	102.620	102.445	102.335	101.798
3.875	102.832	102.797	102.763	100.809	4.125	103.786	103.707	103.565	101.196	3.625	103.403	103.228	103.037	102.151
4.000	103.246	103.212	103.177	101.332	4.250	103.983	103.912	103.719	101.590	3.750	103.376	103.201	103.075	102.433
4.125	103.431	103.383	103.349	101.804	4.375	104.286	104.220	104.030	102.104	3.875	103.379	103.274	103.188	102.603
4.250	103.434	103.426	103.426	101.683	4.500	104.608	104.544	104.358	102.590	4.000	103.806	103.700	103.616	103.027
4.375	103.798	103.771	103.771	102.191	4.625	104.613	104.550	104.364	103.027	4.125	104.430	104.266	104.220	103.307
4.500	104.139	104.112	104.112	102.759	4.750	104.802	104.750	104.590	103.439	4.250	104.591	104.445	104.392	103.533
4.625	104.364	104.334	104.334	103.056	4.875	105.169	105.118	104.964	103.823	4.375	104.806	104.747	104.695	103.640
4.750	104.569	104.443	104.443	102.574	5.000	105.431	105.380	105.231	103.643	4.500	104.915	104.855	104.805	104.067
4.875	104.949	104.822	104.822	103.019	5.125	105.592	105.472	105.276	104.079	4.625	104.910	104.850	104.801	104.410
5.000	105.177	105.050	105.050	103.433	5.250	105.607	105.490	105.297	104.498	4.750	104.906	104.846	104.798	104.632
5.125	105.302	105.175	105.175	103.721	5.375	105.810	105.694	105.503	104.718	4.875	104.903	104.843	104.796	103.901
5.250	105.601	105.601	105.601	103.492	5.500	106.031	105.914	105.834	104.842	5.000	104.885	104.825	104.778	104.225
5.375		105.193	105.132	103.912	5.625					5.125				
5.500		105.443	105.386	104.248	5.750					5.250				
5.625					5.875					5.375				
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	101.708	101.603	101.589	101.577	2.875	99.710	99.727	99.665	99.677
3.750	101.985	101.964	101.935	101.900	3.000	100.155	100.146	100.109	100.098
3.875	102.397	102.378	102.360	102.325	3.125	100.597	100.589	100.552	100.542
4.000	102.878	102.867	102.863	102.827	3.250	102.043	102.039	102.002	101.991
4.125	102.856	102.842	102.824	102.789	3.375	102.340	102.335	102.304	102.293
4.250	102.827	102.876	102.827	102.768	3.500	102.407	102.406	102.373	102.362
4.375	103.115	103.168	103.117	103.058	3.625	102.549	102.523	102.507	102.473
4.500	103.329	103.384	103.335	103.277	3.750	103.115	103.089	103.074	103.040
4.625	103.326	103.379	103.331	103.272	3.875	103.262	103.240	103.222	103.188
4.750	103.360	103.432	103.364	103.281	4.000	103.661	103.641	103.618	103.584
4.875	103.618	103.692	103.626	103.543	4.125	103.127	103.079	103.086	103.028
5.000	103.723	103.751	103.666	103.560	4.250	103.630	103.587	103.592	103.534
5.125	103.729	103.762	103.674	103.568	4.375	103.981	103.940	103.940	103.882
5.250	104.112	104.146	104.058	103.953	4.500	102.360	102.290	102.182	102.099
5.375	104.268	104.365	104.258	104.129	4.625	102.798	102.730	102.620	102.538
5.500	104.511	104.613	104.505	104.376	4.750				
5.625	104.391	104.495	104.386	104.258	4.875				
5.750	104.694	104.799	104.691	104.563	5.000				
5.875	104.930	105.035	104.927	104.798	5.125				
6.000	105.118	105.223	105.114	104.985	5.250				

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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



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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

Table with columns for interest rates (1000-99, 1100-99, 1200-99, 1300-99) and terms (15 Day, 30 Day, 45 Day, 60 Day) for Conventional 25/30 Yr Fixed, 20 Yr Fixed, and 15 Yr Fixed.

Table for 1400-99 / 1401-99 rates, including Conventional 10 Yr Fixed, 1008-05 / 1007-05 Conventional 30 Yr Fixed COOP and CEMA, and 1308-05 / 1307-05 Conventional 15 Yr Fixed COOP and CEM.

Extension and Re-lock Fees table with columns for days (5, 7, 10, 15) and fees (0.125, 0.150, 0.250, 0.375).

Price Adjustments

Risk Based Adjustments (Terms > 15 years o

Table showing risk-based adjustments with columns for interest rates (e.g., 620-639, 640-659) and corresponding adjustment values.

Conventional Adjusters

Table of conventional adjusters with values for ranges like \$60,000-\$100,000, \$100,001-\$125,000, etc.

Loans with Secondary Financing

Table for loans with secondary financing showing adjustments for LTV Range, CLTV Range, Fico <720, and Fico >=720.

Cash Out (All Terms)

Table for cash out adjustments with columns for interest rates (620-639, 640-659) and adjustment values.

LPMI Adjustments - All LPMI Products

Large table for LPMI adjustments with columns for LTV, Coverage, and various interest rate ranges (e.g., 760+, 740-759).

State Adjustments

Table listing state adjustments for Zone 1 (NY), Zone 2 (MA), Zone 3 (AZ, CA, CO, IA, IL, ME, MO, NV, VA), Zone 4 (AL, AR, CT, ID, HI, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA), Zone 5 (GA, TN, MT, LA, NC, SC, OH, OK, PA), Zone 6 (FL), Zone 7a (TX (w/o Impounds)), Zone 7b (TX (with Impounds)), and Zone 8 (HI).

Wholesale Fee Buyout Option Price Adjustor

Table for wholesale fee buyout option price adjustor with columns for interest rate ranges (e.g., >=\$60-100k, >=\$100-125k) and corresponding values.



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

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WesLend Fixed High Balance

1033-99 1133-99					1233-99 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	101.929	101.781	101.747	101.679	4.000	101.780	101.743	101.639		3.250	101.168	101.123	101.086	100.644
4.000	102.381	102.059	102.024	102.177	4.125	101.773	101.735	101.624		3.375	101.449	101.403	101.367	100.908
4.125	102.671	102.161	102.127	102.508	4.250	101.755	101.716	101.606		3.500	101.814	101.769	101.732	101.142
4.250	102.391	102.112	102.112	102.029	4.375	102.024	101.982	101.860		3.625	102.101	102.056	102.019	101.541
4.375	102.829	102.476	102.476	102.625	4.500	102.259	102.217	102.103		3.750	102.355	102.309	102.273	101.789
4.500	103.236	102.713	102.713	103.074	4.625	102.282	102.239	102.124		3.875	102.367	102.322	102.285	102.069
4.625	103.516	102.700	102.700	103.381	4.750	102.284	102.246	102.159		4.000	102.635	102.602	102.558	102.336
4.750	103.222	102.486	102.486	102.820	4.875	102.293	102.255	102.173		4.125	103.127	103.081	103.045	102.003
4.875	103.618	102.868	102.868	103.375	5.000	102.307	102.247	102.168		4.250	103.181	103.148	103.104	102.233
5.000	103.948	103.170	103.170	103.799	5.125	102.383	102.345	102.316		4.375	103.400	103.367	103.323	102.496
5.125	104.256	103.224	103.224	104.054	5.250	102.478	102.440	102.411		4.500	103.471	103.438	103.394	102.799
5.250	104.240	103.301	103.301		5.375	102.853	102.815	102.786		4.625	103.580	103.547	103.504	102.207
5.375	104.593	103.690	103.690		5.500	103.171	103.124	103.090		4.750	103.280	103.213	103.150	102.424
5.500	104.869	103.124	103.090		5.625					4.875	103.278	103.210	103.148	102.607
5.625	105.091				5.750					5.000	103.276	103.208	103.147	102.793
5.750					5.875					5.125				100.276
					6.000					5.250				

1433-99
1453-99

Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.953	100.907	100.871	
3.375	101.233	101.188	101.151	
3.500	101.599	101.553	101.517	
3.625	101.886	101.840	101.804	
3.750	102.139	102.094	102.057	
3.875	102.151	102.106	102.069	
4.000	102.419	102.386	102.342	
4.125	102.911	102.866	102.829	
4.250	102.965	102.932	102.888	
4.375	103.184	103.151	103.107	
4.500	103.255	103.222	103.178	
4.625	103.365	103.332	103.288	
4.750	102.662	102.597	102.560	
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	102.844	102.183	102.102	102.058	3.375	102.680	102.621	102.540	102.058	3.500	102.866	102.271	102.224	100.433								
3.375	103.368	102.687	102.540	102.497	3.500	102.901	102.774	102.727	102.497	3.625	103.283	102.626	102.578	100.815								
3.500	103.890	103.067	102.868	102.896	3.625	103.349	103.265	103.216	102.896	3.750	103.323	102.846	102.780	101.185								
3.625	104.332	103.265	103.216	103.305	3.750	103.206	103.031	102.627	103.305	3.875	103.726	103.209	103.141	101.541								
3.750	104.306	103.505	103.470	103.691	3.875	103.343	103.168	103.052	103.691	4.000	103.626	103.573	103.504	101.874								
3.875	104.203	103.799	103.052	103.257	4.000	103.641	103.581	103.512	103.257	4.125	103.996	103.944	103.873	102.042								
4.000	104.664	104.313	103.512	103.582	4.125	104.083	104.024	103.954	103.582	4.250	104.075	103.605	103.557	102.384								
4.125	105.056	104.498	103.954	103.964	4.250	103.371	103.133	103.071	103.964	4.375	104.015	103.972	103.924	102.700								
4.250	104.880	104.502	103.967	104.340	4.375	103.633	103.590	103.528	104.340	4.500	104.377	104.334	104.286	103.120								
4.375	104.724	104.503	103.528	103.490	4.500	104.097	104.054	103.992	103.490	4.625	104.738	104.695	104.646	103.451								
4.500	105.184	104.841	103.992	103.778	4.625	104.575	104.532	104.469	103.778	4.750	103.649	103.606	103.561	103.768								
4.625	105.614	105.053	104.469	104.172	4.750	103.950	103.907	103.883	104.172	4.875	104.010	103.967	103.922	104.063								
4.750	105.292	105.105	104.207	104.565	4.875	104.443	104.400	104.376	104.565	5.000	104.371	104.328	104.283	104.351								
4.875	105.550	105.107	104.376	103.851	5.000	104.728	104.685	104.661	103.851	5.125	104.732	104.689	104.642	104.164								
5.000	105.835	105.361	104.661	104.108	5.125	105.162	105.119	105.095	104.108	5.250	103.651	103.608	103.566	104.453								
5.125	106.071	105.369	105.095	104.473	5.250	104.374	104.331	104.307	104.473	5.375	104.011	103.968	103.926	104.724								
5.250	106.398	105.338	104.307	104.808	5.375	104.610	104.567	104.543	104.808	5.500				104.979								
5.375	104.610	104.567	104.543		5.500	105.101	105.058	105.034		5.625												
5.500	105.101	105.058	105.034		5.625	105.350	105.307	105.283		5.750												
5.625	105.350	105.307	105.283		5.750																	

7000-99					USDA 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day					
3.375	102.501	102.326	102.205						
3.500	102.901	102.774	102.727						
3.625	103.349	103.265	103.216						
3.750	103.206	103.031	102.563						
3.875	103.343	103.168	103.052						
4.000	103.641	103.581	103.512						
4.125	104.083	104.024	103.954						
4.250	103.371	103.133	103.071						
4.375	103.633	103.590	103.528						
4.500	104.097	104.054	103.992						
4.625	104.575	104.532	104.469						
4.750	103.950	103.907	103.883						
4.875	104.443	104.400	104.376						
5.000	104.728	104.685	104.661						
5.125	105.162	105.119	105.095						
5.250	104.374	104.331	104.307						
5.375	104.610	104.567	104.543						
5.500	105.101	105.058	105.034						
5.625	105.350	105.307	105.283						
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	101.918	101.570	101.534	101.578	3.375	101.118	101.100	101.081		
3.625	102.145	101.898	101.862	101.754	3.500	101.542	101.524	101.505		
3.750	102.232	102.071	102.036	101.933	3.625	101.959	101.941	101.922		
3.875	102.152	101.763	101.734	102.018	3.750	102.386	102.368	102.349		
4.000	102.641	102.128	102.100	102.269	3.875	102.190	102.186	102.167		
4.125	102.840	102.442	102.413	102.458	4.000	102.526	102.522	102.503		
4.250	102.935	102.655	102.627	102.651	4.125	102.862	102.858	102.839		
4.375	103.012	102.236	102.215	102.016	4.250	103.215	103.211	103.192		
4.500	102.970	102.549	102.528	102.262	4.375	101.691	101.619	101.568		
4.625	103.072	102.852	102.830	102.479	4.500	102.006	101.933	101.883		
4.750	103.257	103.139	103.117	102.696	4.625	102.279	102.207	102.156		
4.875	102.729	102.717	102.739	102.304	4.750	102.545	102.473	102.422		
5.000	103.157	103.040	103.062	102.527	4.875					
5.125	103.380	103.369	103.390	102.726	5.000					
5.250	103.719	103.707	103.729	102.926	5.125					
5.375	103.143	103.142	103.176		5.250					
5.500	102.735	102.692	100.541		5.375					
5.625	103.233	103.190	101.039		5.500					
5.750					5.625					
5.875					5.750					

Streamline/IRRRL Product Codes			
8038-99	FHA 30 Year Fixed High Balance Streamline	6038-99	VA 30 Year High Balance IRRRL
8338-99	FHA 15 Year Fixed High Balance Streamline		

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

Price Adjustments

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

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

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

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



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WesLend Government ARM

8700-99 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	100.105	100.042	99.980	3.000	100.105	100.042	99.980				
3.125	100.493	100.430	100.368	3.125	100.493	100.430	100.368				
3.250	100.881	100.818	100.756	3.250	100.881	100.818	100.756				
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	102.156	102.093	102.031	3.875	102.156	102.093	102.031				
4.000	102.556	102.493	102.431	4.000	102.556	102.493	102.431				
4.125	102.947	102.884	102.822	4.125	102.947	102.884	102.822				
4.250	103.338	103.275	103.213	4.250	103.338	103.275	103.213				
4.375	102.627	102.564	102.502	4.375	102.627	102.564	102.502				
4.500	103.015	102.952	102.890	4.500	103.015	102.952	102.890				
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	99.633	99.610	99.586		3.250	99.913	99.889	99.866		
3.375	100.254	100.230	100.207		3.375	100.309	100.285	100.262		
3.500	100.661	100.638	100.614		3.500	100.711	100.688	100.664		
3.625	101.024	101.001	100.977		3.625	101.296	101.273	101.249		
3.750	101.127	101.103	101.080		3.750	101.717	101.693	101.670		
3.875	101.628	101.604	101.581		3.875	102.007	101.984	101.960		
4.000	102.033	102.010	101.987		4.000	102.363	102.340	102.317		
4.125	102.307	102.284	102.261		4.125	102.550	102.527	102.503		
4.250	102.419	102.395	102.372		4.250	102.675	102.651	102.628		
4.375	102.781	102.758	102.734		4.375	102.975	102.952	102.929		
4.500	103.120	103.096	103.073		4.500	103.220	103.197	103.174		
4.625	103.228	103.204	103.181		4.625	103.364	103.340	103.317		
4.750	103.541	103.517	103.494		4.750	103.735	103.712	103.688		
4.875	103.918	103.895	103.872		4.875	104.051	104.028	104.004		
5.000					5.000	104.233	104.209	104.186		
5.125					5.125	104.392	104.369	104.345		
5.250					5.250	104.639	104.616	104.592		
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	99.633	99.515	99.504	99.492
	3.375	100.225	100.112	100.099	100.087
	3.500	101.919	101.810	101.797	101.785
	3.625	102.270	102.165	102.151	102.139
	3.750	102.548	102.527	102.498	102.463
	3.875	102.960	102.941	102.923	102.888
	4.000	103.441	103.430	103.426	103.390
	4.125	103.419	103.405	103.387	103.352
	4.250	103.385	103.434	103.385	103.326
	4.375	103.672	103.725	103.674	103.615
	4.500	103.886	103.941	103.892	103.834
	4.625	103.883	103.936	103.888	103.829
	4.750	104.193	104.265	104.197	104.114
	4.875	104.451	104.525	104.459	104.376
	5.000	104.556	104.584	104.499	104.393
	5.125	105.129	105.162	105.074	104.968
	5.250	105.511	105.545	105.457	105.352
	5.375	105.668	105.765	105.658	105.529
	5.500	105.911	106.013	105.905	105.776
	5.625	106.493	106.597	106.488	106.360

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	
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



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 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			
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	97.312	97.274	97.245	2.750	97.159	97.121	97.092	3.000	98.417	98.369	98.324	3.125	98.874	98.825	98.781
2.875	97.622	97.584	97.544	2.875	97.456	97.418	97.378	3.125	98.874	98.825	98.781	3.250	99.324	99.276	99.231
3.000	99.782	99.734	99.689	3.000	99.551	99.502	99.458	3.250	99.324	99.276	99.231	3.375	99.763	99.714	99.670
3.125	100.153	100.105	100.060	3.125	99.945	99.897	99.853	3.375	99.763	99.714	99.670	3.500	100.210	100.162	100.118
3.250	100.425	100.377	100.333	3.250	100.347	100.299	100.255	3.500	100.210	100.162	100.118	3.625	100.667	100.618	100.574
3.375	100.671	100.622	100.578	3.375	100.749	100.701	100.656	3.625	100.667	100.618	100.574	3.750	101.042	100.994	100.949
3.500	100.923	100.874	100.830	3.500	101.063	101.015	100.971	3.750	101.042	100.994	100.949	4.000	101.658	101.610	101.565
3.625	101.176	101.127	101.083	3.625	101.356	101.307	101.263	4.000	101.658	101.610	101.565	4.125	101.894	101.845	101.801
3.750	101.421	101.372	101.328	3.750	101.633	101.585	101.541	4.125	101.894	101.845	101.801	4.250	102.127	102.079	102.035
3.875	101.644	101.595	101.551	3.875	101.887	101.839	101.795	4.250	102.127	102.079	102.035	4.375	102.365	102.317	102.272
4.000	101.797	101.748	101.704	4.000	102.084	102.036	101.992	4.375	102.365	102.317	102.272	4.500	102.452	102.403	102.359
4.125	101.932	101.884	101.840	4.125	102.267	102.218	102.174	4.500	102.452	102.403	102.359	4.625	100.391	102.452	102.408
4.250	102.036	101.987	101.943	4.250	102.404	102.356	102.312	4.625	100.391	102.452	102.408	4.750	100.520	100.400	100.288
4.375	102.130	102.082	102.038	4.375	100.624	100.586	102.438								
4.500	102.399	102.351	102.307	4.500	100.878	100.840	100.816								
				4.625	101.054	101.016	100.992								

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		
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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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				2.750				3.000	97.897	97.849	97.804
2.875				2.875				3.125	98.354	98.305	98.261
3.000	99.262	99.214	99.169	3.000	99.031	98.982	98.938	3.250	98.804	98.756	98.711
3.125	99.633	99.585	99.540	3.125	99.425	99.377	99.333	3.375	99.243	99.194	99.150
3.250	99.905	99.857	99.813	3.250	99.827	99.779	99.735	3.500	99.690	99.642	99.598
3.375	100.151	100.102	100.058	3.375	100.229	100.181	100.136	3.625	100.147	100.098	100.054
3.500	100.403	100.354	100.310	3.500	100.543	100.495	100.451	3.750	100.522	100.474	100.429
3.625	100.656	100.607	100.563	3.625	100.836	100.787	100.743	3.875	100.877	100.829	100.784
3.750	100.901	100.852	100.808	3.750	101.113	101.065	101.021	4.000	101.138	101.090	101.045
3.875	101.124	101.075	101.031	3.875	101.367	101.319	101.275	4.125	101.374	101.325	101.281
4.000	101.277	101.228	101.184	4.000	101.564	101.516	101.472	4.250	101.607	101.559	101.515
4.125	101.412	101.364	101.320	4.125	101.747	101.698	101.654	4.375	101.845	101.797	101.752
4.250	101.516	101.467	101.423	4.250	101.884	101.836	101.792	4.500	101.932	101.883	101.839
4.375	101.610	101.562	101.518	4.375			101.918	4.625		101.932	101.888
4.500	101.879	101.831	101.787	4.500				4.750			
4.625				4.625				4.875			
4.750				4.750				5.000			
4.875				4.875				5.125			
5.000				5.000				5.250			
5.125				5.125				5.375			

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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

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Effective: 8/26/19 11:50 AM

WesLend Jumbo

3000-21 Jumbo 30 Yr Fixed				3300-21 Jumbo 15 Yr Fixed		
Rate	30 Day	45 Day		Rate	30 Day	45 Day
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	102.237	102.143	102.018	5.125		
5.500	102.480	102.386	102.261	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