



Effective: 8/27/19 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 FHLMC 25/30 Yr Fixed					1201-01 FHLMC 20 Yr Fixed					1301-01 FHLMC 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.930	100.599	100.531	100.223	3.500	101.727	101.650	101.575	101.574	3.000	101.113	101.053	101.007	100.853
3.375	101.306	101.233	101.164	100.838	3.625	102.351	102.276	102.133	102.101	3.125	101.636	101.566	101.521	101.389
3.500	101.725	101.656	101.587	101.380	3.750	102.822	102.747	102.623	102.597	3.250	102.074	101.921	101.834	101.763
3.625	102.162	102.072	102.003	101.903	3.875	103.188	103.163	103.073	103.052	3.375	102.389	102.214	102.131	102.134
3.750	102.310	102.275	102.241	101.728	4.000	103.715	103.569	103.474	103.457	3.500	102.690	102.515	102.363	102.371
3.875	102.808	102.773	102.739	102.259	4.125	103.903	103.920	103.819	103.809	3.625	103.448	103.273	103.083	102.607
4.000	103.227	103.193	103.158	102.747	4.250	103.907	103.833	103.637	103.596	3.750	103.449	103.274	103.110	102.986
4.125	103.443	103.401	103.366	103.188	4.375	104.214	104.193	104.082	104.046	3.875	103.448	103.403	103.321	103.312
4.250	103.386	103.367	103.367	102.556	4.500	104.524	104.568	104.452	104.420	4.000	103.865	103.752	103.668	103.542
4.375	103.756	103.734	103.734	103.034	4.625	104.691	104.765	104.644	104.618	4.125	104.501	104.326	104.260	103.625
4.500	104.102	104.080	104.080	103.458	4.750	104.929	105.013	104.886	104.830	4.250	104.648	104.502	104.456	104.043
4.625	104.325	104.288	104.288	103.747	4.875	105.346	105.435	105.303	105.252	4.375	104.866	104.815	104.770	104.392
4.750	104.536	104.414	104.414	103.522	5.000	105.680	105.775	105.638	105.592	4.500	104.969	104.919	104.874	104.641
4.875	104.919	104.796	104.796	103.935	5.125	105.911	106.011	105.869	105.829	4.625	104.964	104.914	104.870	104.008
5.000	105.147	105.025	105.025	104.301	5.250	106.069	106.179	106.032	105.959	4.750	104.959	104.910	104.866	104.341
5.125	105.273	105.150	105.150	104.620	5.375	106.200	106.200	106.200	106.200	4.875	104.956	104.908	104.864	104.573
5.250	105.540	105.540	105.540	104.943	5.500	105.976	105.938	105.914		5.000	104.937	104.909	104.846	104.742
5.375	105.440	105.550	105.393	105.312	5.625					5.125	102.978	103.047	102.913	102.830
5.500	105.724	105.844	105.682	105.591	5.750					5.250	103.275	103.349	103.210	103.133
5.625	106.000	106.000	106.000	106.000	5.875					5.375	103.476	103.556	103.412	103.340
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	0
Cash Out Refinance	0.54	0.6	0.7	N/A	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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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 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	101.734	101.625	101.614	101.604	2.875	99.664	99.681	99.636	99.646
3.750	101.972	101.949	101.916	101.887	3.000	100.107	100.098	100.076	100.067
3.875	102.389	102.376	102.343	102.314	3.125	100.550	100.543	100.519	100.511
4.000	102.878	102.885	102.852	102.822	3.250	101.995	101.991	101.969	101.960
4.125	102.854	102.851	102.818	102.789	3.375	102.293	102.290	102.271	102.262
4.250	102.782	102.815	102.760	102.711	3.500	102.360	102.358	102.344	102.335
4.375	103.078	103.111	103.056	103.007	3.625	102.516	102.489	102.486	102.457
4.500	103.300	103.334	103.279	103.230	3.750	103.082	103.058	103.053	103.024
4.625	103.296	103.334	103.278	103.229	3.875	103.232	103.209	103.201	103.172
4.750	103.344	103.401	103.324	103.255	4.000	103.632	103.608	103.601	103.573
4.875	103.608	103.667	103.590	103.521	4.125	103.124	103.077	103.077	103.029
5.000	103.674	103.718	103.619	103.530	4.250	103.632	103.586	103.585	103.537
5.125	103.688	103.737	103.637	103.549	4.375	103.981	103.940	103.934	103.886
5.250	104.077	104.126	104.027	103.939	4.500	102.432	102.362	102.245	102.177
5.375	104.258	104.328	104.206	104.099	4.625	102.873	102.805	102.685	102.617
5.500	104.508	104.579	104.457	104.350	4.750				
5.625	104.395	104.468	104.346	104.239	4.875				
5.750	104.702	104.776	104.654	104.547	5.000				
5.875	104.941	105.015	104.893	104.786	5.125				
6.000	105.130	105.202	105.080	104.973	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					1100-99 1101-99					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	100.930	100.599	100.531	100.223	3.500	101.727	101.650	101.575	101.574	3.000	101.113	101.053	101.007	100.853					
3.375	101.306	101.233	101.164	100.838	3.625	102.351	102.276	102.133	102.101	3.125	101.636	101.566	101.521	101.389					
3.500	101.725	101.656	101.587	101.380	3.750	102.822	102.747	102.623	102.597	3.250	102.074	101.921	101.834	101.763					
3.625	102.162	102.072	102.003	101.903	3.875	103.188	103.163	103.073	103.052	3.375	102.389	102.214	102.131	102.134					
3.750	102.310	102.275	102.241	101.728	4.000	103.715	103.569	103.474	103.457	3.500	102.690	102.515	102.363	102.371					
3.875	102.808	102.773	102.739	102.259	4.125	103.903	103.920	103.819	103.809	3.625	103.448	103.273	103.083	102.607					
4.000	103.227	103.193	103.158	102.747	4.250	103.907	103.833	103.637	103.596	3.750	103.449	103.274	103.110	102.986					
4.125	103.443	103.401	103.366	103.188	4.375	104.214	104.193	104.082	104.046	3.875	103.448	103.403	103.321	103.312					
4.250	103.386	103.367	103.367	102.556	4.500	104.524	104.568	104.452	104.420	4.000	103.865	103.752	103.668	103.542					
4.375	103.756	103.734	103.734	103.034	4.625	104.691	104.765	104.644	104.618	4.125	104.501	104.326	104.260	103.625					
4.500	104.102	104.080	104.080	103.458	4.750	104.929	105.013	104.886	104.830	4.250	104.648	104.502	104.456	104.043					
4.625	104.325	104.288	104.288	103.747	4.875	105.346	105.435	105.303	105.252	4.375	104.866	104.815	104.770	104.392					
4.750	104.536	104.414	104.414	103.522	5.000	105.680	105.775	105.638	105.592	4.500	104.969	104.919	104.874	104.641					
4.875	104.919	104.796	104.796	103.935	5.125	105.911	106.011	105.869	105.829	4.625	104.964	104.914	104.870	104.008					
5.000	105.147	105.025	105.025	104.301	5.250	106.069	106.179	106.032	105.959	4.750	104.959	104.910	104.866	104.341					
5.125	105.273	105.150	105.150	104.620	5.375	106.200	106.200	106.200	106.200	4.875	104.956	104.908	104.864	104.573					
5.250	105.540	105.540	105.540	104.943	5.500	105.976	105.938	105.914		5.000	104.937	104.909	104.846	104.742					
5.375	105.440	105.550	105.393	105.312	5.625					5.125	102.978	103.047	102.913	102.830					
5.500	105.724	105.844	105.682	105.591	5.750					5.250	103.275	103.349	103.210	103.133					
5.625	106.000	106.000	106.000	106.000	5.875					5.375	103.476	103.556	103.412	103.340					

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	101.322	101.307	101.252	101.259	3.625	101.572	101.494	101.410	101.403	3.250	101.109	101.121	101.065	101.063					
3.375	101.638	101.633	101.573	101.541	3.750	101.360	101.354	101.265	101.228	3.375	101.475	101.492	101.431	101.434					
3.500	102.218	102.043	101.930	101.904	3.875	101.885	101.885	101.791	101.759	3.500	101.707	101.729	101.663	101.671					
3.625	102.913	102.738	102.591	102.267	4.000	102.368	102.373	102.274	102.247	3.625	101.969	101.998	101.927	101.907					
3.750	102.805	102.721	102.645	102.629	4.125	102.803	102.814	102.709	102.688	3.750	102.342	102.377	102.300	102.286					
3.875	102.908	102.949	102.868	102.857	4.250	102.168	102.220	102.110	102.056	3.875	102.663	102.703	102.621	102.612					
4.000	103.146	103.122	103.036	103.030	4.375	102.640	102.697	102.582	102.534	4.000	102.887	102.933	102.846	102.842					
4.125	104.029	103.854	103.798	103.260	4.500	103.059	103.122	103.002	102.958	4.125	103.029	103.051	102.959	102.925					
4.250	103.895	103.738	103.701	103.608	4.625	103.342	103.411	103.285	103.247	4.250	103.442	103.469	103.372	103.343					
4.375	104.183	104.046	104.010	103.836	4.750	103.145	103.223	103.092	103.022	4.375	103.786	103.818	103.716	103.692					
4.500	104.510	104.335	104.108	104.027	4.875	103.552	103.636	103.500	103.435	4.500	104.028	104.067	103.959	103.941					
4.625	104.374	104.329	104.293	103.900	5.000	103.913	104.002	103.861	103.801	4.625	103.492	103.475	103.362	103.308					
4.750	104.389	104.378	104.260	104.224	5.125	104.225	104.320	104.174	104.120	4.750	103.819	103.808	103.690	103.641					
4.875	104.593	104.588	104.465	104.434	5.250	104.576	104.680	104.529	104.443	4.875	104.045	104.039	103.916	103.873					
5.000	104.756	104.756	104.628	104.602	5.375	104.940	105.050	104.893	104.812	5.000	104.209	104.209	104.080	104.042					
5.125	102.479	102.548	102.415	102.352	5.500	105.224	105.344	105.182	105.091	5.125	102.278	102.347	102.213	102.130					
5.250	102.782	102.857	102.719	102.660	5.625	105.500	105.500	105.500	105.500	5.250	102.575	102.649	102.510	102.433					
5.375	102.990	103.071	102.927	102.874	5.750					5.375	102.776	102.856	102.712	102.640					
5.500	103.171	103.257	103.108	103.060	5.875					5.500	102.927	103.013	102.863	102.796					
5.625	101.845	101.970	101.815	101.719	6.000					5.625	101.605	101.729	101.574	101.467					

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	-1.500	-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				Cash Out (All Terms)				
All Loans with Subordinate Financing					<=60	60.01 - 70	70.01 - 75	75.01 - 80
The below adds also apply:				620 - 639	-0.625	-1.625	-1.625	-3.125
LTV Range	CLTV Range	Fico <720	Fico >720	640 - 659	-0.625	-1.625	-1.625	-2.625
<= 65.00%	80.01% - 95.00%	-0.500	-0.250	660 - 679	-0.625	-1.125	-1.125	-1.875
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500	680 - 699	-0.375	-1.125	-1.125	-1.750
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750	700 - 719	-0.375	-1.000	-1.000	-1.125
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750	720 - 739	-0.375	-1.000	-1.000	-1.125
<= 95.00%	95.01% - 97.00%	-1.500	-1.500	>=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



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WesLend Fixed High Balance

1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.875	102.005	101.954	101.860	101.828	4.000	101.876	101.839	101.719		3.250	101.125	101.080	101.044	
4.000	102.481	102.465	102.365	102.338	4.125	101.874	101.835	101.710		3.375	101.409	101.364	101.328	
4.125	102.807	102.818	102.713	102.691	4.250	101.853	101.814	101.690		3.500	101.779	101.734	101.698	
4.250	102.458	102.287	102.177	102.124	4.375	102.071	102.030	101.900		3.625	102.070	102.025	101.988	
4.375	102.822	102.879	102.764	102.715	4.500	102.312	102.271	102.144		3.750	102.327	102.282	102.245	
4.500	103.270	103.333	103.212	103.169	4.625	102.331	102.290	102.166		3.875	102.350	102.313	102.276	
4.625	103.586	103.654	103.528	103.490	4.750	102.303	102.270	102.187		4.000	102.631	102.599	102.562	
4.750	103.209	103.148	103.017	102.947	4.875	102.307	102.274	102.197		4.125	103.109	103.064	103.027	
4.875	103.617	103.701	103.565	103.500	5.000	102.328	102.274	102.230		4.250	103.185	103.152	103.116	
5.000	104.040	104.130	103.988	103.929	5.125	102.440	102.402	102.378		4.375	103.404	103.372	103.335	
5.125	104.301	104.396	104.250	104.195	5.250	102.498	102.460	102.436		4.500	103.473	103.441	103.404	
5.250	104.255	103.271	103.271		5.375	102.926	102.888	102.864		4.625	103.584	103.551	103.515	
5.375	104.509	103.662	103.662		5.500	103.191	103.153	103.129		4.750	103.329	103.269	103.213	
5.500	104.781	103.153	103.129		5.625					4.875	103.325	103.266	103.210	
5.625	104.978				5.750					5.000	103.322	103.265	103.209	
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	100.909	100.865	100.828	
3.375	101.193	101.149	101.112	
3.500	101.563	101.519	101.482	
3.625	101.854	101.809	101.773	
3.750	102.111	102.066	102.030	
3.875	102.135	102.097	102.061	
4.000	102.416	102.383	102.347	
4.125	102.893	102.848	102.812	
4.250	102.969	102.937	102.900	
4.375	103.189	103.156	103.120	
4.500	103.258	103.225	103.189	
4.625	103.368	103.336	103.299	
4.750	102.660	102.596	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																					
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	102.901	102.307	102.165	102.022	3.375	102.626	102.593	102.519	102.470	3.500	102.913	102.502	102.436	102.411								
3.375	103.445	102.687	102.519	102.470	3.500	103.030	103.003	102.924	102.881	3.625	103.330	102.831	102.760	102.740								
3.500	103.974	103.067	102.924	102.881	3.625	103.456	103.435	103.351	103.313	3.750	103.257	103.262	103.185	103.138								
3.625	104.419	103.435	103.351	103.313	3.750	103.857	103.841	103.752	103.719	3.875	103.586	103.597	103.515	103.473								
3.750	104.344	103.841	103.752	103.719	3.875	103.421	103.349	103.254	103.188	4.000	103.902	103.918	103.831	103.794								
3.875	104.332	103.799	103.254	103.188	4.000	103.718	103.685	103.585	103.524	4.125	104.201	104.223	104.131	104.099								
4.000	104.796	104.313	103.585	103.524	4.125	104.132	104.082	104.006	103.921	4.250	104.491	104.519	104.421	104.395								
4.125	105.190	104.498	104.006	103.921	4.250	104.465	104.471	104.361	104.310	4.375	104.500	104.472	104.370	104.311								
4.250	104.954	104.502	104.361	104.310	4.375	103.732	103.691	103.625	103.493	4.500	104.787	104.765	104.657	104.603								
4.375	104.810	104.503	103.625	103.493	4.500	104.187	104.145	104.080	103.787	4.625	104.804	104.761	104.711									
4.500	105.267	104.841	104.080	103.787	4.625	104.658	104.615	104.552	104.192	4.750	103.713	103.670	103.623									
4.625	105.688	105.053	104.552	104.192	4.750	104.767	104.793	104.662	104.595	4.875	104.075	104.032	103.985									
4.750	105.380	105.105	104.662	104.595	4.875	104.564	104.521	104.497	103.798	5.000	104.436	104.393	104.346									
4.875	105.693	105.107	104.497	103.798	5.000	104.867	104.824	104.800	104.060	5.125	104.795	104.752	104.705									
5.000	105.998	105.361	104.800	104.060	5.125	105.302	105.259	105.235		5.250	103.714	103.671	103.627									
5.125	106.249	105.369	105.235		5.250	104.455	104.412	104.388		5.375	104.074	104.031	103.986									
5.250	106.586	105.338	104.388		5.375	104.692	104.649	104.625		5.500												
5.375	104.692	104.649	104.625		5.500	105.182	105.139	105.115		5.625												
5.500	105.182	105.139	105.115		5.625	105.431	105.388	105.364		5.750												
5.625	105.431	105.388	105.364		5.750																	

7000-99					USDA 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day					
3.375	102.626	102.593	102.519	102.470					
3.500	103.030	103.003	102.924	102.881					
3.625	103.456	103.435	103.351	103.313					
3.750	103.857	103.841	103.752	103.719					
3.875	103.421	103.349	103.254	103.188					
4.000	103.718	103.685	103.585	103.524					
4.125	104.132	104.082	104.006	103.921					
4.250	104.465	104.471	104.361	104.310					
4.375	103.732	103.691	103.625	103.493					
4.500	104.187	104.145	104.080	103.787					
4.625	104.658	104.615	104.552	104.192					
4.750	104.767	104.793	104.662	104.595					
4.875	104.564	104.521	104.497	103.798					
5.000	104.867	104.824	104.800	104.060					
5.125	105.302	105.259	105.235						
5.250	104.455	104.412	104.388						
5.375	104.692	104.649	104.625						
5.500	105.182	105.139	105.115						
5.625	105.431	105.388	105.364						
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	101.876	101.805	101.726		3.375	101.086	101.070	101.057		
3.625	102.270	101.986	101.952		3.500	101.512	101.496	101.483		
3.750	102.290	102.159	102.108		3.625	101.927	101.910	101.898		
3.875	102.227	102.216	102.121		3.750	102.354	102.338	102.325		
4.000	102.567	102.476	102.376		3.875	102.220	102.215	102.195		
4.125	102.774	102.663	102.558		4.000	102.551	102.545	102.526		
4.250	102.886	102.854	102.744		4.125	102.873	102.867	102.848		
4.375	102.963	102.318	102.228		4.250	103.220	103.214	103.195		
4.500	102.921	102.569	102.531		4.375	101.735	101.694	101.644		
4.625	103.124	102.862	102.842		4.500	102.083	102.043	101.992		
4.750	103.260	103.146	103.125		4.625	102.364	102.323	102.273		
4.875	102.795	102.754	102.788		4.750	102.617	102.577	102.526		
5.000	103.285	103.077	103.111		4.875					
5.125	103.447	103.407	103.441		5.000					
5.250	103.787	103.746	103.780		5.125					
5.375	103.160	103.178	103.191		5.250					
5.500	103.088	103.145	102.983		5.375					
5.625	103.315	103.272	101.121		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				Margin 2.000			
Caps 1/1/1 Index: 1 year CMT				Caps 1/1/5 Index: 1 year CMT			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.000	100.345	100.282	100.220	3.000	100.345	100.282	100.220
3.125	100.743	100.680	100.618	3.125	100.743	100.680	100.618
3.250	101.133	101.070	101.008	3.250	101.133	101.070	101.008
3.375	101.198	101.135	101.073	3.375	101.198	101.135	101.073
3.500	101.587	101.524	101.462	3.500	101.587	101.524	101.462
3.625	101.978	101.915	101.853	3.625	101.978	101.915	101.853
3.750	102.368	102.305	102.243	3.750	102.368	102.305	102.243
3.875	102.409	102.346	102.284	3.875	102.409	102.346	102.284
4.000	102.800	102.737	102.675	4.000	102.800	102.737	102.675
4.125	103.191	103.128	103.066	4.125	103.191	103.128	103.066
4.250	103.583	103.520	103.458	4.250	103.583	103.520	103.458
4.375	102.869	102.806	102.744	4.375	102.869	102.806	102.744
4.500	103.258	103.195	103.133	4.500	103.258	103.195	103.133
4.625	103.658	103.595	103.533	4.625	103.658	103.595	103.533
4.750	104.000	103.995	103.933	4.750	104.000	103.995	103.933
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	99.493	99.469	99.446		3.250	99.757	99.733	99.710		
3.375	100.113	100.090	100.066		3.375	100.168	100.145	100.121		
3.500	100.520	100.497	100.474		3.500	100.570	100.547	100.523		
3.625	100.946	100.922	100.899		3.625	101.155	101.132	101.109		
3.750	101.049	101.025	101.002		3.750	101.576	101.553	101.529		
3.875	101.550	101.526	101.503		3.875	101.929	101.906	101.882		
4.000	101.955	101.932	101.908		4.000	102.285	102.262	102.238		
4.125	102.198	102.175	102.151		4.125	102.472	102.449	102.425		
4.250	102.309	102.286	102.262		4.250	102.597	102.573	102.550		
4.375	102.672	102.648	102.625		4.375	102.866	102.843	102.819		
4.500	103.010	102.987	102.964		4.500	103.111	103.088	103.064		
4.625	103.103	103.079	103.056		4.625	103.286	103.262	103.239		
4.750	103.447	103.424	103.400		4.750	103.657	103.634	103.610		
4.875	103.825	103.801	103.778		4.875	103.957	103.934	103.910		
5.000					5.000	104.139	104.116	104.092		
5.125					5.125	104.298	104.275	104.251		
5.250					5.250	104.608	104.584	104.561		
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 1028-00	Home Possible 30 Yr Fixed				
	Rate	15 Day	30 Day	45 Day	60 Day	
	3.250	99.648	99.528	99.517	99.507	
	3.375	100.242	100.124	100.112	100.102	
	3.500	101.940	101.825	101.814	101.804	
	3.625	102.296	102.187	102.176	102.166	
	3.750	102.535	102.512	102.479	102.450	
	3.875	102.952	102.939	102.906	102.877	
	4.000	103.441	103.448	103.415	103.385	
	4.125	103.417	103.414	103.381	103.352	
	4.250	103.340	103.373	103.318	103.269	
	4.375	103.635	103.668	103.613	103.564	
	4.500	103.857	103.891	103.836	103.787	
	4.625	103.853	103.891	103.835	103.786	
	4.750	104.177	104.234	104.157	104.088	
	4.875	104.441	104.500	104.423	104.354	
	5.000	104.507	104.551	104.452	104.363	
	5.125	105.088	105.137	105.037	104.949	
	5.250	105.476	105.525	105.426	105.338	
	5.375	105.658	105.728	105.606	105.499	
	5.500	105.908	105.979	105.857	105.750	
	5.625	106.497	106.570	106.448	106.341	

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										
		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
>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, 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	99.335	99.324	99.293	2.750	99.650	99.636	99.599	3.000	100.025	100.010	99.963												
2.875	99.631	99.622	99.585	2.875	100.001	99.989	99.947	3.125	100.424	100.412	100.361												
3.000	99.927	99.919	99.878	3.000	100.351	100.342	100.295	3.250	100.760	100.751	100.694												
3.125	100.220	100.213	100.167	3.125	100.697	100.690	100.638	3.375	101.087	101.080	101.018												
3.250	100.488	100.483	100.431	3.250	101.030	101.025	100.967	3.500	101.414	101.408	101.341												
3.375	100.754	100.749	100.692	3.375	101.361	101.358	101.296	3.625	101.740	101.736	101.664												
3.500	101.020	101.016	100.953	3.500	101.693	101.692	101.624	3.750	102.043	102.040	101.963												
3.625	101.287	101.284	101.216	3.625	102.026	102.027	101.954	3.875	102.343	102.342	102.259												
3.750	101.517	101.514	101.441	3.750	102.296	102.298	102.220	4.000	102.640	102.641	102.553												
3.875	101.743	101.740	101.662	3.875	102.558	102.561	102.477	4.125	102.938	102.940	102.846												
4.000	101.966	101.963	101.880	4.000	102.819	102.822	102.733	4.250	102.171	102.123	102.079												
4.125	102.190	102.186	102.098	4.125	103.080	103.084	102.990	4.375	102.409	102.360	102.316												
4.250	102.032	101.984	101.940	4.250	102.442	102.393	102.349	4.500	102.495	102.447	102.403												
4.375	102.127	102.079	102.035	4.375	100.557	100.519	100.495	4.625	100.386	102.496	102.452												
4.500	102.390	102.341	102.298	4.500	100.815	100.777	100.753	4.750	100.513	100.410	100.294												
				4.625	100.990	100.952	100.928																

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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

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WesLend ARM High Balance

1733-77 5/1 LIBOR ARM High Balance				1833-77 7/1 LIBOR ARM High Balance				1933-77 10/1 LIBOR ARM High Balance			
Margin 2.25		Caps 2/2/5		Margin 2.25		Caps 5/2/5		Margin 2.25		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	99.634	99.623	99.592	2.750	99.930	99.916	99.880	3.000	100.319	100.304	100.258
2.875	99.926	99.917	99.880	2.875	100.278	100.267	100.225	3.125	100.715	100.703	100.652
3.000	100.216	100.208	100.167	3.000	100.624	100.615	100.567	3.250	101.047	101.037	100.981
3.125	100.507	100.500	100.454	3.125	100.968	100.961	100.908	3.375	101.369	101.362	101.300
3.250	100.774	100.768	100.716	3.250	101.298	101.294	101.236	3.500	101.691	101.685	101.618
3.375	101.040	101.034	100.977	3.375	101.629	101.626	101.564	3.625	102.012	102.008	101.936
3.500	101.309	101.304	101.242	3.500	101.960	101.959	101.891	3.750	102.311	102.309	102.231
3.625	101.579	101.576	101.508	3.625	102.292	102.294	102.220	3.875	102.609	102.608	102.525
3.750	101.812	101.808	101.735	3.750	102.561	102.563	102.485	4.000	102.906	102.906	102.818
3.875	102.039	102.036	101.958	3.875	102.823	102.826	102.742	4.125	103.205	103.206	103.113
4.000	102.264	102.260	102.177	4.000	103.086	103.089	103.000	4.250	103.401	103.402	103.304
4.125	102.489	102.486	102.397	4.125	103.350	103.354	103.260	4.375	103.500	103.500	103.482
4.250	102.704	102.700	102.607	4.250	103.500	103.500	103.415	4.500	103.500	103.500	103.500
4.375	102.918	102.914	102.815	4.375	103.500	103.500	103.500	4.625		101.976	101.932
4.500	103.131	103.126	103.022	4.500				4.750			
4.625	103.344	103.339	103.230	4.625				4.875			
4.750	103.500	103.500	103.398	4.750				5.000			
4.875	103.500	103.500	103.500	4.875				5.125			
5.000				5.000				5.250			
5.125				5.125				5.375			

Extension and Re-lock Fees

Please call lock desk for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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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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	102.122	102.028	101.903	5.125		
5.500	102.365	102.271	102.146	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