



Effective: 8/29/19 11:52 AM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

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New Locks

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at www.weslendwholesale.com.
- 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
3.000	99.375	99.268	99.211	99.179	3.000	100.136	100.035	99.982	99.962	2.750	100.111	100.047	99.986	99.820
3.125	100.343	100.186	100.138	99.859	3.125	100.713	100.618	100.560	100.545	2.875	100.573	100.510	100.452	100.286
3.250	101.024	100.909	100.861	100.511	3.250	101.214	101.124	101.061	101.051	3.000	101.179	101.127	101.077	100.917
3.375	101.643	101.535	101.486	101.111	3.375	101.787	101.720	101.578	101.492	3.125	101.684	101.631	101.582	101.444
3.500	102.047	101.975	101.927	101.590	3.500	102.147	102.081	101.942	101.889	3.250	102.198	102.023	101.898	101.796
3.625	102.471	102.338	102.290	102.102	3.625	102.568	102.491	102.353	102.322	3.375	102.508	102.333	102.224	102.156
3.750	102.563	102.522	102.487	101.851	3.750	103.011	102.934	102.815	102.790	3.500	102.719	102.544	102.439	102.388
3.875	103.062	102.989	102.955	102.341	3.875	103.362	103.323	103.234	103.213	3.625	103.544	103.369	103.114	102.596
4.000	103.466	103.430	103.396	102.827	4.000	103.950	103.775	103.624	103.609	3.750	103.462	103.287	103.098	102.967
4.125	103.739	103.599	103.565	103.238	4.125	104.081	104.066	103.966	103.956	3.875	103.467	103.363	103.282	103.273
4.250	103.691	103.596	103.596	102.671	4.250	103.980	103.927	103.822	103.781	4.000	103.896	103.721	103.631	103.498
4.375	104.054	103.940	103.940	103.112	4.375	104.290	104.352	104.242	104.207	4.125	104.488	104.313	104.232	103.646
4.500	104.392	104.279	104.279	103.522	4.500	104.651	104.719	104.604	104.574	4.250	104.663	104.508	104.468	104.056
4.625	104.511	104.494	104.494	103.810	4.625	104.843	104.916	104.796	104.771	4.375	104.859	104.811	104.771	104.395
4.750	104.695	104.582	104.582	103.570	4.750	104.982	105.066	104.940	104.884	4.500	104.962	104.914	104.874	104.631
4.875	105.071	104.958	104.958	103.974	4.875	105.380	105.469	105.338	105.287	4.625	104.959	104.910	104.871	103.899
5.000	105.296	105.183	105.183	104.315	5.000	105.707	105.802	105.666	105.620	4.750	104.957	104.907	104.869	104.216
5.125	105.412	105.299	105.299	104.633	5.125	105.935	106.035	105.894	105.854	4.875	104.956	104.906	104.867	104.438
5.250	105.599	105.599	105.599	104.909	5.250	106.035	106.145	105.998	105.926	5.000	104.955	104.905	104.867	104.606
5.375	105.389	105.499	105.342	105.262	5.375	106.200	106.200	106.200	106.200	5.125	102.727	102.671	102.537	102.451
5.500					5.500					5.250				
5.625					5.625					5.375				
5.750					5.750					5.500				
5.875					5.875					5.625				
6.000					6.000					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

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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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	101.909	101.842	101.833	101.824	2.875	99.753	99.770	99.726	99.736
3.750	102.144	102.108	102.083	102.054	3.000	100.200	100.190	100.170	100.161
3.875	102.536	102.512	102.487	102.458	3.125	100.631	100.623	100.603	100.594
4.000	103.000	102.997	102.972	102.943	3.250	102.098	102.094	102.076	102.068
4.125	102.977	102.962	102.937	102.908	3.375	102.423	102.421	102.408	102.399
4.250	102.937	102.971	102.929	102.880	3.500	102.483	102.482	102.470	102.461
4.375	103.215	103.252	103.210	103.161	3.625	102.530	102.503	102.507	102.479
4.500	103.425	103.465	103.423	103.374	3.750	103.079	103.055	103.060	103.032
4.625	103.421	103.461	103.419	103.370	3.875	103.260	103.237	103.239	103.211
4.750	103.424	103.498	103.438	103.370	4.000	103.596	103.575	103.576	103.548
4.875	103.678	103.753	103.693	103.625	4.125	103.163	103.116	103.083	103.035
5.000	103.889	103.965	103.906	103.837	4.250	103.656	103.612	103.577	103.529
5.125	103.704	103.752	103.676	103.588	4.375	103.994	103.953	103.917	103.869
5.250	104.081	104.131	104.054	103.966	4.500	102.360	102.290	102.191	102.123
5.375	104.227	104.297	104.204	104.096	4.625	102.787	102.719	102.618	102.549
5.500	104.468	104.536	104.443	104.335	4.750				
5.625	104.342	104.413	104.320	104.213	4.875				
5.750	104.643	104.716	104.623	104.516	5.000				
5.875	104.878	104.951	104.858	104.751	5.125				
6.000	105.065	105.138	105.045	104.938	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 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
3.250	100.270	100.112	100.064	99.166	3.250	98.245	97.885	97.773		2.750	99.812	99.769	99.732	
3.375	100.832	100.675	100.627	99.823	3.375	98.861	98.667	98.562		2.875	100.163	100.120	100.083	
3.500	101.209	101.052	101.004	100.372	3.500	99.434	99.379	99.281		3.000	100.592	100.549	100.512	
3.625	101.393	101.236	101.188	100.927	3.625	100.142	100.089	99.996		3.125	100.973	100.929	100.893	
3.750	101.800	101.755	101.666	101.630	3.750	100.924	100.854	100.708		3.250	101.197	101.153	101.117	
3.875	102.415	102.383	102.289	102.258	3.875	101.368	101.307	101.172		3.375	101.475	101.431	101.395	
4.000	102.900	102.874	102.775	102.749	4.000	101.833	101.799	101.685		3.500	101.838	101.794	101.758	
4.125	103.211	103.190	103.086	103.065	4.125	101.831	101.796	101.676		3.625	102.123	102.080	102.043	
4.250	102.662	102.713	102.604	102.551	4.250	101.813	101.778	101.659		3.750	102.373	102.330	102.293	
4.375	103.255	103.312	103.197	103.150	4.375	102.083	102.046	101.911		3.875	102.400	102.367	102.337	
4.500	103.694	103.757	103.637	103.595	4.500	102.316	102.279	102.150		4.000	102.677	102.646	102.617	
4.625	103.986	104.054	103.928	103.892	4.625	102.341	102.304	102.178		4.125	103.139	103.095	103.058	
4.750	103.455	103.516	103.386	103.317	4.750	102.331	102.300	102.212		4.250	103.218	103.187	103.158	
4.875	103.989	104.073	103.937	103.873	4.875	102.367	102.337	102.257		4.375	103.432	103.401	103.372	
5.000	104.404	104.493	104.352	104.294	5.000	102.578	102.549	102.474		4.500	103.499	103.469	103.439	
5.125	104.647	104.742	104.596	104.543	5.125	102.601	102.547	102.447		4.625	103.611	103.580	103.551	
					5.250	102.591	102.539	102.461		4.750	103.335	103.275	103.226	

1433-99
1453-99

Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.750	99.596	99.553	99.516	
2.875	99.948	99.904	99.867	
3.000	100.376	100.333	100.296	
3.125	100.757	100.714	100.677	
3.250	100.981	100.938	100.901	
3.375	101.259	101.216	101.179	
3.500	101.622	101.579	101.542	
3.625	101.907	101.864	101.827	
3.750	102.158	102.114	102.078	
3.875	102.184	102.151	102.122	
4.000	102.461	102.430	102.401	
4.125	102.923	102.880	102.843	
4.250	103.002	102.972	102.942	
4.375	103.216	103.185	103.156	
4.500	103.284	103.253	103.224	
4.625	103.395	103.365	103.335	
4.750	102.593	102.539	102.502	

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						
2.750	100.645	100.412	100.262				3.250	102.433	102.375	102.303	102.202	2.750	100.606	100.563	100.528	100.507						
2.875	101.088	100.886	100.805				3.375	102.871	102.813	102.741	102.630	2.875	100.977	100.940	100.901	100.884						
3.000	101.741	101.425	101.343				3.500	103.229	103.138	103.060	103.018	3.000	101.338	101.306	101.262	101.250						
3.125	102.393	101.957	101.875				3.625	103.623	103.532	103.448	103.412	3.125	101.677	101.651	101.601	101.595						
3.250	102.909	102.474	102.392	102.202			3.750	103.952	103.904	103.816	103.784	3.250	102.084	101.973	101.918	101.917						
3.375	103.421	102.813	102.741	102.630			3.875	103.542	103.499	103.405	103.340	3.375	102.507	102.165	102.105	102.075						
3.500	103.947	103.138	103.097	103.018			4.000	103.853	103.816	103.717	103.657	3.500	102.929	102.503	102.437	102.413						
3.625	104.391	103.532	103.448	103.412			4.125	104.245	104.195	104.116	104.028	3.625	103.346	102.809	102.738	102.719						
3.750	104.297	103.904	103.816	103.784			4.250	104.581	104.554	104.445	104.395	3.750	103.272	103.308	103.231	103.185						
3.875	104.250	103.799	103.405	103.340			4.375	103.724	103.726	103.625	103.528	3.875	103.593	103.634	103.553	103.511						
4.000	104.714	104.313	103.717	103.657			4.500	104.196	104.153	104.098	103.811	4.000	103.900	103.947	103.860	103.824						
4.125	105.110	104.498	104.116	104.028			4.625	104.684	104.641	104.587	104.196	4.125	104.183	104.235	104.143	104.112						
4.250	104.877	104.554	104.445	104.395			4.750	104.755	104.781	104.650	104.583	4.250	104.458	104.516	104.419	104.393						
4.375	104.758	104.503	103.625	103.528			4.875	104.623	104.580	104.556	103.860	4.375	104.411	104.382	104.280	104.221						
4.500	105.140	104.841	104.098	103.811			5.000	104.917	104.874	104.850	104.113	4.500	104.691	104.667	104.560	104.506						
4.625	105.578	105.053	104.587	104.196			5.125	105.362	105.319	105.295		4.625	104.787	104.744	104.703							
4.750	105.463	105.105	104.650	104.583			5.250	104.347	104.304	104.280		4.750	103.676	103.633	103.593							
4.875	105.656	105.107	104.556	103.860			5.375	104.595	104.552	104.528		4.875	104.044	104.001	103.962							
5.000	105.902	105.361	104.850	104.113			5.500	105.097	105.054	105.030		5.000	104.411	104.368	104.329							
5.125	106.255	105.369	105.295				5.625	105.359	105.316	105.292		5.125	104.777	104.734	104.696							

7000-99 USDA 30 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	
3.250	102.392	102.322	102.254	102.202	
3.375	102.829	102.750	102.677	102.630	
3.500	103.229	103.138	103.060	103.018	
3.625	103.623	103.532	103.448	103.412	
3.750	103.952	103.904	103.816	103.784	
3.875	103.542	103.499	103.405	103.340	
4.000	103.853	103.816	103.717	103.657	
4.125	104.245	104.195	104.116	104.028	
4.250	104.581	104.554	104.445	104.395	
4.375	103.724	103.726	103.625	103.528	
4.500	104.196	104.153	104.098	103.811	
4.625	104.684	104.641	104.587	104.196	
4.750	104.755	104.781	104.650	104.583	
4.875	104.623	104.580	104.556	103.860	
5.000	104.917	104.874	104.850	104.113	
5.125	105.362	105.319	105.295		
5.250	104.347	104.304	104.280		
5.375	104.595	104.552	104.528		
5.500	105.097	105.054	105.030		
5.625	105.359	105.316	105.292		

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	
3.250	101.354	101.285	101.217		2.750	99.531	99.515	99.502		
3.375	101.684	101.619	101.546		2.875	99.970	99.954	99.941		
3.500	102.079	101.911	101.833		3.000	100.400	100.384	100.371		
3.625	102.473	102.087	102.003		3.125	100.823	100.807	100.794		
3.750	102.374	102.269	102.202		3.250	101.234	101.218	101.205		
3.875	102.340	102.297	102.203		3.375	101.137	101.121	101.108		
4.000	102.690	102.541	102.442		3.500	101.561	101.545	101.532		
4.125	102.839	102.731	102.626		3.625	101.988	101.972	101.960		
4.250	102.968	102.925	102.815		3.750	102.406	102.389	102.377		
4.375	103.045	102.353	102.254		3.875	102.255	102.252	102.233		
4.500	103.003	102.595	102.570		4.000	102.582	102.579	102.560		
4.625	103.018	102.885	102.864		4.125	102.914	102.911	102.892		
4.750	103.385	103.187	103.166		4.250	103.264	103.260	103.241		
4.875	102.911	102.877	102.884		4.375	101.658	101.614	101.563		
5.000	103.236	103.202	103.209		4.500	101.993	101.949	101.898		
5.125	103.568	103.534	103.541		4.625	102.271	102.227	102.176		
5.250	103.902	103.869	103.875		4.750	102.532	102.488	102.437		
5.375	103.192	103.210	103.210		4.875					
5.500	103.042	103.098	102.936		5.000					
5.625	103.243	103.200	101.049		5.125					

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
2.750	96.840	96.816	96.785	2.750	96.840	96.816	96.785
2.875	97.111	97.092	97.057	2.875	97.111	97.092	97.057
3.000	100.393	100.330	100.268	3.000	100.393	100.330	100.268
3.125	100.781	100.718	100.656	3.125	100.781	100.718	100.656
3.250	101.170	101.107	101.045	3.250	101.170	101.107	101.045
3.375	101.236	101.173	101.111	3.375	101.236	101.173	101.111
3.500	101.626	101.563	101.501	3.500	101.626	101.563	101.501
3.625	102.016	101.953	101.891	3.625	102.016	101.953	101.891
3.750	102.406	102.343	102.281	3.750	102.406	102.343	102.281
3.875	102.447	102.384	102.322	3.875	102.447	102.384	102.322
4.000	102.838	102.775	102.713	4.000	102.838	102.775	102.713
4.125	103.230	103.167	103.105	4.125	103.230	103.167	103.105
4.250	103.622	103.559	103.497	4.250	103.622	103.559	103.497
4.375	102.907	102.844	102.782	4.375	102.907	102.844	102.782
4.500	103.296	103.233	103.171	4.500	103.296	103.233	103.171
4.625	103.696	103.633	103.571	4.625	103.696	103.633	103.571
4.750	104.000	104.000	103.971	4.750	104.000	104.000	103.971
4.875				4.875			
5.000				5.000			
5.125				5.125			

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	99.577	99.553	99.530		3.250	99.934	99.911	99.888		
3.375	100.193	100.170	100.147		3.375	100.406	100.382	100.359		
3.500	100.594	100.571	100.548		3.500	100.689	100.666	100.643		
3.625	101.078	101.055	101.031		3.625	101.270	101.246	101.223		
3.750	101.221	101.198	101.175		3.750	101.687	101.663	101.640		
3.875	101.718	101.694	101.671		3.875	102.096	102.073	102.049		
4.000	102.119	102.095	102.072		4.000	102.451	102.428	102.405		
4.125	102.404	102.381	102.358		4.125	102.635	102.612	102.588		
4.250	102.540	102.517	102.493		4.250	102.750	102.726	102.703		
4.375	102.900	102.876	102.853		4.375	103.062	103.039	103.016		
4.500	103.235	103.212	103.189		4.500	103.304	103.281	103.257		
4.625	103.321	103.297	103.274		4.625	103.366	103.342	103.319		
4.750	103.611	103.588	103.565		4.750	103.774	103.750	103.727		
4.875	103.984	103.961	103.937		4.875	104.067	104.043	104.020		
5.000					5.000	104.247	104.223	104.200		
5.125					5.125	104.340	104.316	104.293		
5.250					5.250	104.596	104.573	104.549		
5.375					5.375					
5.500					5.500					
5.625					5.625					

Cumulative Price Adjustment Caps		
FICO	LTV ≤80	LTV >80
< 680	-1.500	-1.500
> 680	-1.500	0.000

Caps: does not include escrow waiver, LPMI & State adj's, or Loan amt adj's

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

Price Adjustments									
Risk Based Adjustments (Terms > 15 years only)									
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	

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

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

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HomePossible						
	1022-00	Home Possible 30 Yr Fixed				
	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
		3.250	99.895	99.816	99.808	99.798
		3.375	100.463	100.386	100.378	100.368
		3.500	102.134	102.064	102.055	102.045
		3.625	102.471	102.404	102.395	102.386
		3.750	102.707	102.671	102.646	102.617
		3.875	103.099	103.075	103.050	103.021
		4.000	103.563	103.560	103.535	103.506
		4.125	103.540	103.525	103.500	103.471
		4.250	103.495	103.529	103.487	103.438
		4.375	103.772	103.809	103.767	103.718
		4.500	103.982	104.022	103.980	103.931
		4.625	103.978	104.018	103.976	103.927
		4.750	104.257	104.331	104.271	104.203
		4.875	104.511	104.586	104.526	104.458
		5.000	104.722	104.798	104.739	104.670
		5.125	105.104	105.152	105.076	104.988
		5.250	105.480	105.530	105.453	105.365
		5.375	105.627	105.697	105.604	105.496
		5.500	105.868	105.936	105.843	105.735
		5.625	106.444	106.515	106.422	106.315

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			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	99.388	99.376	99.346	2.750	99.711	99.696	99.660	2.750	99.290	99.269	99.233	2.750	99.290	99.269	99.233
2.875	99.682	99.672	99.637	2.875	100.061	100.049	100.008	2.875	99.681	99.663	99.622	2.875	99.681	99.663	99.622
3.000	99.977	99.968	99.928	3.000	100.411	100.401	100.355	3.000	100.071	100.055	100.009	3.000	100.071	100.055	100.009
3.125	100.269	100.262	100.216	3.125	100.756	100.749	100.698	3.125	100.456	100.443	100.392	3.125	100.456	100.443	100.392
3.250	100.537	100.530	100.479	3.250	101.072	101.067	101.010	3.250	100.801	100.791	100.735	3.250	100.801	100.791	100.735
3.375	100.802	100.796	100.740	3.375	101.384	101.381	101.319	3.375	101.141	101.133	101.072	3.375	101.141	101.133	101.072
3.500	101.067	101.062	101.001	3.500	101.697	101.696	101.628	3.500	101.480	101.474	101.408	3.500	101.480	101.474	101.408
3.625	101.334	101.330	101.263	3.625	102.011	102.011	101.938	3.625	101.819	101.815	101.744	3.625	101.819	101.815	101.744
3.750	101.565	101.561	101.489	3.750	102.297	102.298	102.220	3.750	102.116	102.114	102.037	3.750	102.116	102.114	102.037
3.875	101.792	101.787	101.710	3.875	102.580	102.582	102.499	3.875	102.408	102.407	102.325	3.875	102.408	102.407	102.325
4.000	102.015	102.011	101.928	4.000	102.861	102.864	102.776	4.000	102.698	102.698	102.610	4.000	102.698	102.698	102.610
4.125	102.240	102.235	102.148	4.125	103.144	103.148	103.054	4.125	102.988	102.989	102.897	4.125	102.988	102.989	102.897
4.250	101.933	101.884	101.841	4.250	102.470	102.422	102.379	4.250	102.440	102.392	102.349	4.250	102.440	102.392	102.349
4.375	102.028	101.979	101.936	4.375	100.606	100.568	100.544	4.375	100.258	100.157	102.540	4.375	100.258	100.157	102.540
4.500	102.265	102.217	102.174	4.500	100.854	100.816	100.792	4.500	100.383	100.277	100.163	4.500	100.383	100.277	100.163
				4.625	101.029	100.991	100.967								

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 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	99.682	99.671	99.640	2.750	99.988	99.973	99.937	2.750	99.587	99.566	99.530
2.875	99.973	99.963	99.928	2.875	100.335	100.323	100.281	2.875	99.974	99.956	99.915
3.000	100.263	100.254	100.213	3.000	100.679	100.670	100.623	3.000	100.360	100.344	100.298
3.125	100.554	100.546	100.500	3.125	101.024	101.017	100.965	3.125	100.741	100.729	100.678
3.250	100.821	100.814	100.763	3.250	101.339	101.333	101.276	3.250	101.082	101.072	101.016
3.375	101.087	101.081	101.025	3.375	101.651	101.648	101.585	3.375	101.417	101.409	101.348
3.500	101.356	101.351	101.290	3.500	101.964	101.962	101.895	3.500	101.752	101.746	101.679
3.625	101.627	101.623	101.556	3.625	102.279	102.278	102.206	3.625	102.087	102.084	102.012
3.750	101.860	101.856	101.784	3.750	102.564	102.565	102.487	3.750	102.382	102.380	102.303
3.875	102.089	102.084	102.007	3.875	102.847	102.849	102.766	3.875	102.673	102.672	102.590
4.000	102.314	102.310	102.227	4.000	103.131	103.134	103.046	4.000	102.964	102.964	102.876
4.125	102.541	102.536	102.449	4.125	103.418	103.421	103.328	4.125	103.257	103.258	103.165
4.250	102.756	102.751	102.658	4.250	103.500	103.500	103.487	4.250	103.455	103.456	103.358
4.375	102.969	102.964	102.866	4.375	103.500	103.500	103.500	4.375	103.500	103.500	103.500
4.500	103.182	103.177	103.073	4.500				4.500			
4.625	103.395	103.390	103.281	4.625				4.625			
4.750	103.500	103.500	103.450	4.750				4.750			
4.875	103.500	103.500	103.500	4.875				4.875			
5.000				5.000				5.000			
5.125				5.125				5.125			

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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



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

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Effective: 8/29/19 11:52 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	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.000			3.750			3.750					
4.125			3.875			3.875					
4.250			4.000			4.000					
4.375			4.125			4.125					
4.500			4.250			4.250					
4.625			4.375			4.375					
4.750			4.500			4.500					
4.875			4.625			4.625					
5.000			4.750			4.750					
5.125			4.875			4.875					
5.250			5.000			5.000					
5.375			5.125			5.125					
5.500			5.250			5.250					
5.625			5.375			5.375					
5.750			5.500			5.500					
5.875			5.625			5.625					
6.000			5.750			5.750					
6.125			5.875			5.875					
6.250			6.000			6.000					
6.375			6.125			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