



Effective: 8/30/19 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
3.000	99.214	99.155	99.098	99.066	3.000	100.049	99.995	99.943	99.922	2.750	100.079	100.018	99.921	99.759
3.125	100.112	99.956	99.908	99.749	3.125	100.638	100.580	100.522	100.506	2.875	100.545	100.485	100.392	100.225
3.250	100.792	100.637	100.589	100.403	3.250	101.151	101.087	101.024	101.014	3.000	101.122	101.070	101.015	100.858
3.375	101.413	101.260	101.212	101.005	3.375	101.741	101.681	101.541	101.467	3.125	101.630	101.576	101.522	101.386
3.500	101.821	101.704	101.656	101.496	3.500	102.111	102.050	101.915	101.866	3.250	102.119	101.960	101.867	101.743
3.625	102.243	102.097	102.040	102.008	3.625	102.528	102.453	102.360	102.330	3.375	102.430	102.286	102.198	102.104
3.750	102.428	102.341	102.307	101.793	3.750	102.997	102.912	102.828	102.803	3.500	102.699	102.524	102.413	102.336
3.875	102.929	102.811	102.777	102.291	3.875	103.431	103.341	103.252	103.232	3.625	103.468	103.293	103.061	102.552
4.000	103.335	103.221	103.187	102.772	4.000	103.902	103.738	103.643	103.628	3.750	103.445	103.270	103.087	102.924
4.125	103.606	103.468	103.434	103.191	4.125	104.185	104.084	103.985	103.975	3.875	103.450	103.324	103.243	103.234
4.250	103.555	103.446	103.446	102.546	4.250	103.978	103.891	103.768	103.727	4.000	103.878	103.703	103.603	103.459
4.375	103.918	103.809	103.809	102.994	4.375	104.413	104.302	104.192	104.157	4.125	104.474	104.299	104.225	103.632
4.500	104.255	104.146	104.146	103.405	4.500	104.786	104.670	104.555	104.525	4.250	104.645	104.479	104.441	104.042
4.625	104.378	104.335	104.335	103.692	4.625	104.987	104.866	104.745	104.721	4.375	104.834	104.786	104.749	104.382
4.750	104.590	104.481	104.481	103.456	4.750	105.149	105.023	104.898	104.842	4.500	104.937	104.889	104.854	104.620
4.875	104.965	104.856	104.856	103.860	4.875	105.560	105.429	105.298	105.248	4.625	104.934	104.885	104.851	103.868
5.000	105.190	105.081	105.081	104.207	5.000	105.899	105.762	105.626	105.581	4.750	104.931	104.882	104.848	104.188
5.125	105.310	105.201	105.201	104.524	5.125	106.137	105.995	105.854	105.814	4.875	104.930	104.880	104.846	104.411
5.250	105.499	105.499	105.499	104.793	5.250	106.200	106.099	105.952	105.880	5.000	104.929	104.880	104.846	104.579
5.375	105.542	105.384	105.228	105.148	5.375	106.200	106.200	106.200	106.200	5.125	102.632	102.732	102.599	102.513
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	101.860	101.790	101.781	101.667	2.875	99.685	99.702	99.640	99.663
3.750	102.104	102.067	102.040	101.855	3.000	100.120	100.110	100.075	100.064
3.875	102.505	102.481	102.453	102.277	3.125	100.554	100.547	100.510	100.503
4.000	102.977	102.975	102.948	102.778	3.250	102.027	102.023	101.987	101.985
4.125	102.957	102.942	102.915	102.742	3.375	102.352	102.350	102.323	102.321
4.250	102.882	102.916	102.871	102.656	3.500	102.417	102.416	102.388	102.391
4.375	103.168	103.203	103.158	102.949	3.625	102.501	102.474	102.461	102.435
4.500	103.381	103.421	103.376	103.171	3.750	103.055	103.031	103.019	102.995
4.625	103.382	103.419	103.373	103.170	3.875	103.237	103.215	103.199	103.180
4.750	103.398	103.471	103.407	103.209	4.000	103.581	103.556	103.539	103.523
4.875	103.656	103.732	103.668	103.474	4.125	103.134	103.087	103.051	103.005
5.000	103.871	103.947	103.883	103.693	4.250	103.631	103.588	103.550	103.506
5.125	103.700	103.764	103.682	103.496	4.375	103.977	103.935	103.893	103.855
5.250	104.083	104.148	104.066	103.884	4.500	102.327	102.256	102.152	102.081
5.375	104.228	104.282	104.182	104.084	4.625	102.757	102.690	102.584	102.517
5.500	104.472	104.527	104.427	104.335	4.750				
5.625	104.353	104.410	104.310	104.222	4.875				
5.750	104.658	104.716	104.616	104.529	5.000				
5.875	104.895	104.954	104.854	104.768	5.125				
6.000	105.082	105.140	105.040	104.955	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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Effective: 8/30/19 11:50 AM

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	100.109	99.953	99.905	99.132	3.250	98.368	97.513	97.403		2.750	99.700	99.657	99.620	
3.375	100.673	100.517	100.469	99.790	3.375	98.891	98.305	98.200		2.875	100.050	100.008	99.971	
3.500	101.053	100.898	100.850	100.345	3.500	99.269	99.023	98.925		3.000	100.479	100.436	100.400	
3.625	101.235	101.080	101.031	100.941	3.625	99.790	99.740	99.648		3.125	100.861	100.818	100.782	
3.750	101.859	101.769	101.681	101.644	3.750	100.885	100.815	100.670		3.250	101.128	101.085	101.049	
3.875	102.493	102.397	102.303	102.272	3.875	101.347	101.278	101.143		3.375	101.407	101.364	101.328	
4.000	102.991	102.891	102.792	102.766	4.000	101.825	101.790	101.670		3.500	101.772	101.729	101.692	
4.125	103.319	103.213	103.109	103.088	4.125	101.827	101.791	101.662		3.625	102.057	102.014	101.978	
4.250	102.771	102.660	102.551	102.498	4.250	101.808	101.772	101.644		3.750	102.310	102.267	102.230	
4.375	103.373	103.256	103.142	103.095	4.375	102.070	102.032	101.901		3.875	102.347	102.316	102.287	
4.500	103.824	103.702	103.583	103.541	4.500	102.306	102.270	102.144		4.000	102.627	102.597	102.568	
4.625	104.130	104.003	103.878	103.841	4.625	102.331	102.295	102.173		4.125	103.078	103.036	102.999	
4.750	103.604	103.472	103.342	103.274	4.750	102.333	102.301	102.207		4.250	103.169	103.138	103.109	
4.875	104.165	104.028	103.892	103.829	4.875	102.370	102.339	102.253		4.375	103.386	103.355	103.326	
5.000	104.591	104.449	104.308	104.250	5.000	102.590	102.560	102.478		4.500	103.454	103.424	103.395	
5.125	104.847	104.700	104.554	104.501	5.125	102.593	102.542	102.465		4.625	103.562	103.531	103.502	
					5.250	102.584	102.533	102.461		4.750	103.303	103.244	103.198	

1433-99
1453-99

Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.750	99.484	99.441	99.405	
2.875	99.835	99.792	99.755	
3.000	100.263	100.221	100.184	
3.125	100.645	100.603	100.566	
3.250	100.912	100.870	100.833	
3.375	101.191	101.149	101.112	
3.500	101.556	101.513	101.477	
3.625	101.842	101.799	101.762	
3.750	102.094	102.051	102.015	
3.875	102.131	102.100	102.071	
4.000	102.412	102.381	102.352	
4.125	102.863	102.820	102.783	
4.250	102.953	102.923	102.893	
4.375	103.170	103.140	103.110	
4.500	103.239	103.208	103.179	
4.625	103.346	103.316	103.286	
4.750	102.570	102.523	102.486	

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



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

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WesLend Government																						
8000-99		6000-99		FHA/VA 25/30 Yr Fixed					8200-99		FHA/VA 20 Yr Fixed					8300-99		FHA/VA 15 Yr Fixed				
8100-99		6100-99							6200-99							6300-99						
Rate	15 Day	30 Day	45 Day	60 Day						Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day			
2.750	100.880	100.441	100.285							3.250	102.452	102.386	102.308	102.235	2.750	100.543	100.500	100.466	100.444			
2.875	101.109	100.844	100.718							3.375	102.890	102.824	102.746	102.665	2.875	100.915	100.878	100.838	100.822			
3.000	101.717	101.390	101.268							3.500	103.245	103.173	103.095	103.054	3.000	101.276	101.244	101.200	101.188			
3.125	102.368	101.913	101.791							3.625	103.639	103.573	103.490	103.454	3.125	101.620	101.594	101.544	101.538			
3.250	103.086	102.437	102.315	102.235						3.750	103.999	103.951	103.863	103.832	3.250	102.069	101.921	101.866	101.865			
3.375	103.606	102.824	102.746	102.665						3.875	103.515	103.500	103.406	103.342	3.375	102.492	102.117	102.057	102.027			
3.500	104.138	103.173	103.095	103.054						4.000	103.843	103.818	103.719	103.660	3.500	102.913	102.455	102.390	102.366			
3.625	104.588	103.573	103.490	103.454						4.125	104.294	104.245	104.165	104.035	3.625	103.330	102.766	102.695	102.676			
3.750	104.489	103.951	103.863	103.832						4.250	104.560	104.565	104.455	104.407	3.750	103.304	103.289	103.213	103.166			
3.875	104.345	103.799	103.406	103.342						4.375	103.810	103.767	103.695	103.558	3.875	103.575	103.616	103.535	103.493			
4.000	104.813	104.313	103.719	103.660						4.500	104.282	104.239	104.168	103.841	4.000	103.883	103.929	103.843	103.806			
4.125	105.214	104.498	104.165	104.035						4.625	104.769	104.726	104.656	104.230	4.125	104.168	104.220	104.129	104.097			
4.250	104.987	104.565	104.455	104.407						4.750	104.791	104.816	104.686	104.620	4.250	104.446	104.503	104.407	104.381			
4.375	104.824	104.503	103.695	103.558						4.875	104.669	104.626	104.602	103.872	4.375	104.376	104.347	104.245	104.186			
4.500	105.294	104.841	104.168	103.841						5.000	104.968	104.925	104.901	104.125	4.500	104.656	104.632	104.525	104.471			
4.625	105.731	105.053	104.656	104.230						5.125	105.414	105.371	105.347		4.625	104.795	104.734	104.694				
4.750	105.532	105.105	104.686	104.620						5.250	104.454	104.411	104.387		4.750	103.704	103.645	103.606				
4.875	105.768	105.107	104.602	103.872						5.375	104.703	104.660	104.636		4.875	104.072	104.013	103.974				
5.000	106.015	105.361	104.901	104.125						5.500	105.206	105.163	105.139		5.000	104.438	104.379	104.340				
5.125	106.371	105.371	105.347							5.625	105.467	105.424	105.400		5.125	104.803	104.744	104.705				
7000-99					USDA 30 Yr Fixed																	
Rate	15 Day	30 Day	45 Day	60 Day																		
3.250	102.424	102.355	102.287	102.235																		
3.375	102.848	102.784	102.711	102.665																		
3.500	103.245	103.173	103.095	103.054																		
3.625	103.639	103.573	103.490	103.454																		
3.750	103.999	103.951	103.863	103.832																		
3.875	103.515	103.500	103.406	103.342																		
4.000	103.843	103.818	103.719	103.660																		
4.125	104.294	104.245	104.165	104.035																		
4.250	104.560	104.565	104.455	104.407																		
4.375	103.810	103.767	103.695	103.558																		
4.500	104.282	104.239	104.168	103.841																		
4.625	104.769	104.726	104.656	104.230																		
4.750	104.791	104.816	104.686	104.620																		
4.875	104.669	104.626	104.602	103.872																		
5.000	104.968	104.925	104.901	104.125																		
5.125	105.414	105.371	105.347																			
5.250	104.454	104.411	104.387																			
5.375	104.703	104.660	104.636																			
5.500	105.206	105.163	105.139																			
5.625	105.467	105.424	105.400																			

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	101.389	101.319	101.251		2.750	99.431	99.416	99.397		
3.375	101.720	101.656	101.583		2.875	99.874	99.859	99.840		
3.500	102.095	101.949	101.871		3.000	100.305	100.290	100.271		
3.625	102.489	102.124	102.041		3.125	100.737	100.722	100.703		
3.750	102.410	102.305	102.216		3.250	101.154	101.139	101.120		
3.875	102.311	102.298	102.205		3.375	101.098	101.083	101.064		
4.000	102.718	102.544	102.445		3.500	101.511	101.496	101.477		
4.125	102.867	102.733	102.629		3.625	101.936	101.921	101.902		
4.250	103.034	102.926	102.817		3.750	102.353	102.338	102.319		
4.375	103.111	102.383	102.320		3.875	102.226	102.224	102.211		
4.500	103.069	102.659	102.632		4.000	102.583	102.581	102.568		
4.625	103.171	102.961	102.934		4.125	102.896	102.894	102.882		
4.750	103.418	103.261	103.234		4.250	103.237	103.235	103.222		
4.875	102.946	102.899	102.926		4.375	101.625	101.578	101.528		
5.000	103.270	103.222	103.250		4.500	101.997	101.951	101.900		
5.125	103.602	103.555	103.582		4.625	102.291	102.245	102.194		
5.250	103.941	103.894	103.921		4.750	102.548	102.502	102.451		
5.375	103.293	103.289	103.289		4.875					
5.500	103.146	103.202	103.040		5.000					
5.625	103.351	103.308	101.157		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	96.768	96.741	96.711	2.750	96.768	96.741	96.711
2.875	97.039	97.018	96.982	2.875	97.039	97.018	96.982
3.000	100.310	100.247	100.185	3.000	100.310	100.247	100.185
3.125	100.699	100.636	100.574	3.125	100.699	100.636	100.574
3.250	101.088	101.025	100.963	3.250	101.088	101.025	100.963
3.375	101.153	101.090	101.028	3.375	101.153	101.090	101.028
3.500	101.543	101.480	101.418	3.500	101.543	101.480	101.418
3.625	101.942	101.879	101.817	3.625	101.942	101.879	101.817
3.750	102.333	102.270	102.208	3.750	102.333	102.270	102.208
3.875	102.364	102.301	102.239	3.875	102.364	102.301	102.239
4.000	102.755	102.692	102.630	4.000	102.755	102.692	102.630
4.125	103.146	103.083	103.021	4.125	103.146	103.083	103.021
4.250	103.548	103.485	103.423	4.250	103.548	103.485	103.423
4.375	102.824	102.761	102.699	4.375	102.824	102.761	102.699
4.500	103.223	103.160	103.098	4.500	103.223	103.160	103.098
4.625	103.613	103.550	103.488	4.625	103.613	103.550	103.488
4.750	104.000	103.950	103.888	4.750	104.000	103.950	103.888
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	99.590	99.574	99.559		3.250	100.057	100.041	100.026		
3.375	100.208	100.193	100.177		3.375	100.436	100.420	100.404		
3.500	100.614	100.598	100.582		3.500	100.797	100.782	100.766		
3.625	101.002	100.986	100.971		3.625	101.379	101.363	101.348		
3.750	101.238	101.223	101.207		3.750	101.797	101.781	101.766		
3.875	101.737	101.722	101.706		3.875	102.114	102.099	102.083		
4.000	102.141	102.125	102.109		4.000	102.470	102.455	102.439		
4.125	102.393	102.378	102.362		4.125	102.655	102.640	102.624		
4.250	102.541	102.525	102.509		4.250	102.784	102.768	102.752		
4.375	102.901	102.886	102.870		4.375	103.066	103.051	103.035		
4.500	103.235	103.219	103.204		4.500	103.310	103.294	103.278		
4.625	103.324	103.309	103.293		4.625	103.445	103.430	103.414		
4.750	103.658	103.642	103.627		4.750	103.822	103.807	103.791		
4.875	104.031	104.015	104.000		4.875	104.118	104.102	104.087		
5.000					5.000	104.299	104.283	104.268		
5.125					5.125	104.388	104.373	104.357		
5.250					5.250	104.661	104.645	104.629		
5.375					5.375					
5.500					5.500					
5.625					5.625					

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

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

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

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

Conventional Adjusters	
\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001+\$275,000	0.000
Escrow Waiver (Except CA and NY)	-0.250
Attached Condo >75 LTV & Term > 15y	-0.750

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

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

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

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

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HomePossible					
1022-00	Home Possible 30 Yr Fixed				
1028-00	Rate	15 Day	30 Day	45 Day	60 Day
	3.250	99.828	99.740	99.731	99.597
	3.375	100.403	100.319	100.309	100.182
	3.500	102.083	102.002	101.993	101.876
	3.625	102.422	102.352	102.343	102.229
	3.750	102.667	102.630	102.603	102.418
	3.875	103.068	103.044	103.016	102.840
	4.000	103.540	103.538	103.511	103.341
	4.125	103.520	103.505	103.478	103.305
	4.250	103.440	103.474	103.429	103.214
	4.375	103.725	103.760	103.715	103.506
	4.500	103.938	103.978	103.933	103.728
	4.625	103.939	103.976	103.930	103.727
	4.750	104.231	104.304	104.240	104.042
	4.875	104.489	104.565	104.501	104.307
	5.000	104.704	104.780	104.716	104.526
	5.125	105.100	105.164	105.082	104.896
	5.250	105.482	105.547	105.465	105.283
	5.375	105.628	105.682	105.582	105.484
	5.500	105.872	105.927	105.827	105.735
	5.625	106.455	106.512	106.412	106.324

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

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

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

Price Adjustments

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

Conventional Adjusters	
\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001+\$275,000	0.000
Escrow Waiver (Except CA and NY)	-0.250
Attached Condo >75 LTV & Term > 15yr	-0.750

Loans with Secondary Financing	
All Loans with Subordinate Financing	-0.500

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

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

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k

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WesLend ARM																							
1700-77 Margin 2.25				5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25				7/1 LIBOR ARM Caps 5/2/5				1900-77 Margin 2.25				10/1 LIBOR ARM Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	99.319	99.305	99.275	2.750	99.626	99.609	99.573	2.750	99.210	99.186	99.151	2.750	99.210	99.186	99.151	2.750	99.210	99.186	99.151	2.750	99.210	99.186	99.151
2.875	99.613	99.600	99.565	2.875	99.977	99.963	99.922	2.875	99.599	99.578	99.538	2.875	99.599	99.578	99.538	2.875	99.599	99.578	99.538	2.875	99.599	99.578	99.538
3.000	99.907	99.896	99.856	3.000	100.328	100.316	100.270	3.000	99.987	99.968	99.923	3.000	99.987	99.968	99.923	3.000	99.987	99.968	99.923	3.000	99.987	99.968	99.923
3.125	100.199	100.189	100.143	3.125	100.675	100.665	100.614	3.125	100.370	100.355	100.304	3.125	100.370	100.355	100.304	3.125	100.370	100.355	100.304	3.125	100.370	100.355	100.304
3.250	100.466	100.457	100.406	3.250	100.990	100.982	100.925	3.250	100.716	100.703	100.647	3.250	100.716	100.703	100.647	3.250	100.716	100.703	100.647	3.250	100.716	100.703	100.647
3.375	100.730	100.722	100.666	3.375	101.302	101.295	101.233	3.375	101.057	101.046	100.985	3.375	101.057	101.046	100.985	3.375	101.057	101.046	100.985	3.375	101.057	101.046	100.985
3.500	100.995	100.988	100.926	3.500	101.614	101.609	101.542	3.500	101.397	101.388	101.322	3.500	101.397	101.388	101.322	3.500	101.397	101.388	101.322	3.500	101.397	101.388	101.322
3.625	101.261	101.255	101.188	3.625	101.926	101.924	101.851	3.625	101.737	101.731	101.659	3.625	101.737	101.731	101.659	3.625	101.737	101.731	101.659	3.625	101.737	101.731	101.659
3.750	101.491	101.485	101.413	3.750	102.212	102.211	102.133	3.750	102.054	102.049	101.973	3.750	102.054	102.049	101.973	3.750	102.054	102.049	101.973	3.750	102.054	102.049	101.973
3.875	101.717	101.710	101.633	3.875	102.495	102.494	102.412	3.875	102.368	102.365	102.283	3.875	102.368	102.365	102.283	3.875	102.368	102.365	102.283	3.875	102.368	102.365	102.283
4.000	101.940	101.933	101.851	4.000	102.777	102.777	102.689	4.000	102.679	102.678	102.591	4.000	102.679	102.678	102.591	4.000	102.679	102.678	102.591	4.000	102.679	102.678	102.591
4.125	102.163	102.157	102.069	4.125	103.060	103.061	102.968	4.125	102.991	102.992	102.899	4.125	102.991	102.992	102.899	4.125	102.991	102.992	102.899	4.125	102.991	102.992	102.899
4.250	101.851	101.803	101.760	4.250	102.357	102.309	102.266	4.250	102.343	102.295	102.252	4.250	102.343	102.295	102.252	4.250	102.343	102.295	102.252	4.250	102.343	102.295	102.252
4.375	101.946	101.898	101.855	4.375	100.516	100.478	102.447	4.375	102.534	102.485	102.443	4.375	102.534	102.485	102.443	4.375	102.534	102.485	102.443	4.375	102.534	102.485	102.443
4.500	102.178	102.129	102.087	4.500	100.767	100.729	100.705	4.500	100.232	100.126	102.514	4.500	100.232	100.126	102.514	4.500	100.232	100.126	102.514	4.500	100.232	100.126	102.514
4.625				4.625	100.942	100.904	100.880	4.625				4.625				4.625				4.625			

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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

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WesLend ARM High Balance												
1733-77 Margin 2.25 5/1 LIBOR ARM High Balance Caps 2/2/5				1833-77 Margin 2.25 7/1 LIBOR ARM High Balance Caps 5/2/5				1933-77 Margin 2.25 10/1 LIBOR ARM High Balance Caps 5/2/5				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
2.750	99.615	99.601	99.571	2.750	99.904	99.888	99.852	2.750	99.508	99.484	99.449	
2.875	99.906	99.893	99.858	2.875	100.253	100.238	100.197	2.875	99.894	99.873	99.832	
3.000	100.195	100.183	100.143	3.000	100.599	100.587	100.540	3.000	100.277	100.259	100.214	
3.125	100.485	100.475	100.429	3.125	100.944	100.934	100.883	3.125	100.657	100.642	100.591	
3.250	100.751	100.742	100.691	3.250	101.258	101.250	101.193	3.250	100.998	100.986	100.930	
3.375	101.016	101.008	100.952	3.375	101.569	101.563	101.501	3.375	101.335	101.324	101.263	
3.500	101.285	101.277	101.216	3.500	101.881	101.876	101.809	3.500	101.670	101.662	101.595	
3.625	101.555	101.548	101.481	3.625	102.194	102.191	102.119	3.625	102.007	102.001	101.929	
3.750	101.787	101.780	101.708	3.750	102.479	102.477	102.400	3.750	102.320	102.316	102.239	
3.875	102.014	102.007	101.930	3.875	102.762	102.761	102.679	3.875	102.633	102.630	102.548	
4.000	102.239	102.232	102.150	4.000	103.047	103.047	102.959	4.000	102.945	102.944	102.857	
4.125	102.464	102.458	102.370	4.125	103.333	103.334	103.241	4.125	103.260	103.260	103.168	
4.250	102.679	102.672	102.579	4.250	103.498	103.498	103.400	4.250	103.461	103.461	103.363	
4.375	102.892	102.884	102.787	4.375	103.500	103.500	103.500	4.375	103.500	103.500	103.500	
4.500	103.104	103.096	102.993	4.500				4.500			101.994	
4.625	103.317	103.309	103.200	4.625				4.625				
4.750	103.491	103.482	103.369	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 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



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

[Return to Home Tab](#)



Effective: 8/30/19 11:50 AM

WesLend Jumbo

3000-21 Jumbo 30 Yr Fixed			3300-21 Jumbo 15 Yr Fixed		
Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.000			3.750		
4.125			3.875		
4.250			4.000		
4.375			4.125		
4.500			4.250		
4.625			4.375		
4.750			4.500		
4.875			4.625		
5.000			4.750		
5.125			4.875		
5.250			5.000		
5.375			5.125		
5.500			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