



Effective: 9/3/19 11:38 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.



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

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WesLend Fixed Agency - LP Only

1001-01 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	99.289	99.230	99.197	99.141	3.000	100.121	100.067	100.046	99.994	2.750	100.138	100.100	100.036	99.845
3.125	100.294	100.139	100.084	99.816	3.125	100.704	100.645	100.629	100.572	2.875	100.610	100.572	100.502	100.307
3.250	100.973	100.874	100.817	100.462	3.250	101.335	101.281	101.155	101.073	3.000	101.219	101.171	101.124	100.933
3.375	101.590	101.497	101.439	101.056	3.375	101.921	101.867	101.745	101.506	3.125	101.721	101.673	101.626	101.456
3.500	102.030	101.975	101.917	101.526	3.500	102.298	102.244	102.123	101.897	3.250	102.194	102.049	101.968	101.804
3.625	102.413	102.322	102.265	102.034	3.625	102.657	102.582	102.435	102.357	3.375	102.504	102.375	102.297	102.160
3.750	102.535	102.500	102.464	101.808	3.750	103.110	103.035	102.902	102.818	3.500	102.719	102.592	102.511	102.389
3.875	102.987	102.935	102.899	102.290	3.875	103.466	103.392	103.324	103.235	3.625	103.533	103.358	103.146	102.569
4.000	103.389	103.321	103.285	102.775	4.000	103.943	103.786	103.721	103.627	3.750	103.458	103.283	103.135	102.936
4.125	103.660	103.525	103.491	103.177	4.125	104.181	104.080	104.070	103.971	3.875	103.457	103.358	103.275	103.238
4.250	103.590	103.559	103.559	102.560	4.250	104.013	103.929	103.845	103.741	4.000	103.856	103.764	103.680	103.461
4.375	103.949	103.849	103.849	102.993	4.375	104.418	104.307	104.271	104.161	4.125	104.477	104.302	104.242	103.613
4.500	104.284	104.184	104.184	103.397	4.500	104.787	104.670	104.639	104.524	4.250	104.615	104.502	104.463	104.018
4.625	104.404	104.401	104.401	103.682	4.625	104.986	104.865	104.839	104.719	4.375	104.847	104.802	104.763	104.354
4.750	104.625	104.525	104.525	103.454	4.750	105.148	105.021	104.964	104.839	4.500	104.952	104.907	104.868	104.587
4.875	104.997	104.897	104.897	103.854	4.875	105.551	105.419	105.367	105.237	4.625	104.949	104.903	104.864	103.828
5.000	105.222	105.122	105.122	104.188	5.000	105.885	105.748	105.702	105.567	4.750	104.947	104.901	104.861	104.141
5.125	105.336	105.236	105.236	104.503	5.125	106.121	105.978	105.937	105.797	4.875	104.945	104.899	104.860	104.359
5.250	105.559	105.559	105.559	104.834	5.250	106.200	106.141	106.067	105.922	5.000	104.912	104.865	104.826	104.525
5.375	105.578	105.420	105.338	105.183	5.375	106.200	106.200	106.200	106.200	5.125	102.655	102.718	102.588	102.496
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	102.063	101.980	101.970	101.860	2.875	99.804	99.748	99.760	99.638
3.750	102.221	102.199	102.166	101.985	3.000	100.206	100.169	100.159	100.041
3.875	102.650	102.642	102.609	102.444	3.125	100.644	100.607	100.597	100.483
4.000	103.104	103.113	103.080	102.926	3.250	102.137	102.107	102.097	101.988
4.125	103.083	103.076	103.044	102.881	3.375	102.466	102.442	102.432	102.326
4.250	102.993	103.011	102.955	102.747	3.500	102.532	102.507	102.497	102.393
4.375	103.233	103.252	103.197	102.994	3.625	102.525	102.527	102.495	102.400
4.500	103.453	103.474	103.419	103.217	3.750	103.083	103.086	103.054	102.964
4.625	103.450	103.471	103.416	103.220	3.875	103.284	103.285	103.253	103.166
4.750	103.431	103.503	103.426	103.233	4.000	103.661	103.662	103.630	103.545
4.875	103.689	103.763	103.686	103.498	4.125	103.191	103.152	103.098	103.023
5.000	103.919	103.993	103.916	103.732	4.250	103.622	103.585	103.530	103.460
5.125	103.694	103.773	103.674	103.492	4.375	103.969	103.930	103.875	103.808
5.250	104.104	104.184	104.085	103.909	4.500	102.311	102.201	102.124	101.909
5.375	104.224	104.290	104.168	104.077	4.625	102.744	102.634	102.557	102.346
5.500	104.466	104.537	104.415	104.326	4.750				
5.625	104.346	104.418	104.297	104.215	4.875				
5.750	104.646	104.719	104.597	104.517	5.000				
5.875	104.898	104.971	104.850	104.772	5.125				
6.000	105.086	105.159	105.037	104.959	5.250				

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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

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WesLend Conforming DU and LP															
1000-99 1001-99					1200-99 1201-99					1300-99 1301-99					
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.000	99.289	99.230	99.197	99.141	3.000	100.121	100.067	100.046	99.994	2.750	100.138	100.100	100.036	99.845	
3.125	100.294	100.139	100.084	99.816	3.125	100.704	100.645	100.629	100.572	2.875	100.610	100.572	100.502	100.307	
3.250	100.973	100.874	100.817	100.462	3.250	101.335	101.281	101.155	101.073	3.000	101.219	101.171	101.124	100.933	
3.375	101.590	101.497	101.439	101.056	3.375	101.921	101.867	101.745	101.506	3.125	101.721	101.673	101.626	101.456	
3.500	102.030	101.975	101.917	101.526	3.500	102.298	102.244	102.123	101.897	3.250	102.194	102.049	101.968	101.804	
3.625	102.413	102.322	102.265	102.034	3.625	102.657	102.582	102.435	102.357	3.375	102.504	102.375	102.297	102.160	
3.750	102.535	102.500	102.464	101.808	3.750	103.110	103.035	102.902	102.818	3.500	102.719	102.592	102.511	102.389	
3.875	102.987	102.935	102.899	102.290	3.875	103.466	103.392	103.324	103.235	3.625	103.533	103.358	103.146	102.569	
4.000	103.389	103.321	103.285	102.775	4.000	103.943	103.786	103.721	103.627	3.750	103.458	103.283	103.135	102.936	
4.125	103.660	103.525	103.491	103.177	4.125	104.181	104.080	104.070	103.971	3.875	103.457	103.358	103.275	103.238	
4.250	103.590	103.559	103.559	102.560	4.250	104.013	103.929	103.845	103.741	4.000	103.856	103.764	103.680	103.461	
4.375	103.949	103.849	103.849	102.993	4.375	104.418	104.307	104.271	104.161	4.125	104.477	104.302	104.242	103.613	
4.500	104.284	104.184	104.184	103.397	4.500	104.787	104.670	104.639	104.524	4.250	104.615	104.502	104.463	104.018	
4.625	104.404	104.401	104.401	103.682	4.625	104.986	104.865	104.839	104.719	4.375	104.847	104.802	104.763	104.354	
4.750	104.625	104.525	104.525	103.454	4.750	105.148	105.021	104.964	104.839	4.500	104.952	104.907	104.868	104.587	
4.875	104.997	104.897	104.897	103.854	4.875	105.551	105.419	105.367	105.237	4.625	104.949	104.903	104.864	103.828	
5.000	105.222	105.122	105.122	104.188	5.000	105.885	105.748	105.702	105.567	4.750	104.947	104.901	104.861	104.141	
5.125	105.336	105.236	105.236	104.503	5.125	106.121	105.978	105.937	105.797	4.875	104.945	104.899	104.860	104.359	
5.250	105.559	105.559	105.559	104.834	5.250	106.200	106.141	106.067	105.922	5.000	104.912	104.865	104.826	104.525	
5.375	105.578	105.420	105.338	105.183	5.375	106.200	106.200	106.200	106.200	5.125	102.655	102.718	102.588	102.496	

1400-99 1401-99															
Conventional 10 Yr Fixed					1008-05 1007-05					1308-05 1307-05					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.750	99.782	99.738	99.705	99.658	3.250	100.191	100.121	100.099	100.032	2.750	99.247	99.202	99.169	99.145	
2.875	100.243	100.204	100.166	100.124	3.375	100.790	100.715	100.699	100.626	2.875	99.704	99.664	99.626	99.607	
3.000	100.687	100.642	100.605	100.556	3.500	101.265	101.185	101.174	101.096	3.000	100.326	100.290	100.248	100.233	
3.125	101.199	101.154	101.117	100.936	3.625	101.778	101.693	101.687	101.604	3.125	100.844	100.813	100.766	100.756	
3.250	101.406	101.380	101.329	101.300	3.750	101.594	101.503	101.466	101.378	3.250	101.188	101.161	101.110	101.104	
3.375	101.711	101.666	101.629	101.550	3.875	102.081	101.985	101.954	101.860	3.375	101.539	101.517	101.461	101.460	
3.500	102.240	102.065	101.927	101.899	4.000	102.571	102.470	102.444	102.345	3.500	101.763	101.746	101.686	101.689	
3.625	102.991	102.816	102.640	102.249	4.125	102.979	102.872	102.851	102.747	3.625	101.968	101.961	101.893	101.869	
3.750	102.811	102.690	102.618	102.599	4.250	102.404	102.293	102.239	102.130	3.750	102.330	102.327	102.255	102.236	
3.875	102.907	102.909	102.833	102.818	4.375	102.842	102.725	102.677	102.563	3.875	102.628	102.630	102.553	102.538	
4.000	103.129	103.075	102.994	102.984	4.500	103.252	103.130	103.087	102.967	4.000	102.846	102.852	102.771	102.761	
4.125	103.997	103.822	103.773	103.264	4.625	103.541	103.414	103.376	103.252	4.125	102.991	103.038	102.950	102.913	
4.250	103.855	103.723	103.678	103.600	4.750	103.356	103.223	103.154	103.024	4.250	103.392	103.444	103.351	103.318	
4.375	104.135	104.008	103.979	103.820	4.875	103.761	103.623	103.559	103.424	4.375	103.723	103.779	103.682	103.654	
4.500	104.453	104.278	104.077	104.004	5.000	104.101	103.958	103.898	103.758	4.500	103.951	104.012	103.910	103.887	
4.625	104.319	104.284	104.255	103.740	5.125	104.420	104.272	104.218	104.073	4.625	103.318	103.295	103.186	103.128	
4.750	104.225	104.207	104.094	104.054	5.250	104.795	104.641	104.555	104.404	4.750	103.626	103.608	103.494	103.441	
4.875	104.424	104.411	104.293	104.257	5.375	105.148	104.990	104.908	104.753	4.875	103.840	103.826	103.708	103.659	
5.000	104.583	104.574	104.452	104.421	5.500	105.421	105.257	105.181	105.020	5.000	104.001	103.992	103.869	103.825	
5.125	102.177	102.241	102.111	102.044	5.625	105.500	105.500	105.500	105.385	5.125	101.955	102.018	101.888	101.796	

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

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	-0.375
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500	
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750	
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750	
<= 95.00%	95.01% - 97.00%	-1.500	-1.500	

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

LPMI Adjustments - All LPMI Products									
> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	1.69	2.44	3.11	3.71	4.61	6.19	6.71	7.35
95%-90.01%	30%	1.39	1.95	2.44	2.89	3.56	4.73	5.14	5.7
90%-85.01%	25%	1.05	1.5	1.84	2.21	2.7	3.71	3.94	4.31
85% & Below	12%	0.53	0.64	0.75	0.86	1.01	1.35	1.5	1.61
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	1.51	2.26	2.93	3.43	4.33	5.8	6.32	6.96
95%-90.01%	25%	1.02	1.51	1.92	2.2	2.8	3.66	4.04	4.49
90%-85.01%	12%	0.53	0.72	0.91	1	1.22	1.6	1.75	1.94
85% & Below	6%	0.45	0.45	0.45	0.45	0.45	0.45	0.47	0.55
Premium Adjustments									
		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate & Term Refinance		0	0	0	0	0	0	0	0
Cash Out Refinance		0.54	0.6	0.7	N/A	N/A	N/A	N/A	N/A
Second Home		0.36	0.39	0.49	0.6	0.7	1.23	1.27	1.35
Investment Property (Max 85% LTV)		1.02	1.19	1.33	1.5	1.75	1.9	2	2.63
3-4 Unit Property		1.02	1.19	1.33	1.5	N/A	N/A	N/A	N/A
Manufactured		0.54	0.6	0.7	0.85	1.05	1.5	1.65	1.8</



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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	100.290	100.134	100.079	99.188	3.250	98.796	97.727	97.632		2.750	99.799	99.759	99.722	
3.375	100.849	100.694	100.639	99.842	3.375	99.212	98.537	98.445		2.875	100.151	100.110	100.074	
3.500	101.224	101.069	101.014	100.387	3.500	99.584	99.285	99.199		3.000	100.577	100.537	100.500	
3.625	101.403	101.248	101.193	100.956	3.625	99.997	99.949	99.866		3.125	100.956	100.916	100.879	
3.750	101.903	101.782	101.745	101.657	3.750	101.006	100.935	100.807		3.250	101.168	101.128	101.091	
3.875	102.504	102.408	102.377	102.283	3.875	101.502	101.433	101.313		3.375	101.447	101.406	101.370	
4.000	102.995	102.894	102.867	102.769	4.000	101.969	101.931	101.817		3.500	101.807	101.767	101.730	
4.125	103.309	103.203	103.182	103.078	4.125	101.965	101.923	101.803		3.625	102.090	102.050	102.013	
4.250	102.784	102.672	102.618	102.509	4.250	101.949	101.906	101.786		3.750	102.340	102.300	102.263	
4.375	103.386	103.270	103.221	103.107	4.375	102.122	102.080	101.950		3.875	102.348	102.313	102.283	
4.500	103.834	103.712	103.668	103.549	4.500	102.375	102.333	102.208		4.000	102.620	102.590	102.561	
4.625	104.130	104.003	103.965	103.840	4.625	102.402	102.361	102.237		4.125	103.096	103.056	103.019	
4.750	103.603	103.471	103.401	103.271	4.750	102.399	102.361	102.256		4.250	103.156	103.126	103.097	
4.875	104.164	104.026	103.961	103.826	4.875	102.444	102.407	102.307		4.375	103.371	103.341	103.311	
5.000	104.586	104.443	104.384	104.244	5.000	102.676	102.639	102.542		4.500	103.437	103.407	103.378	
5.125	104.835	104.687	104.633	104.487	5.125	102.705	102.661	102.501		4.625	103.548	103.518	103.488	
					5.250	102.696	102.652	102.524		4.750	103.323	103.264	103.217	

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.750	99.583	99.543	99.507	
2.875	99.935	99.895	99.858	
3.000	100.361	100.321	100.285	
3.125	100.740	100.700	100.664	
3.250	100.953	100.912	100.876	
3.375	101.231	101.191	101.154	
3.500	101.591	101.551	101.514	
3.625	101.874	101.834	101.797	
3.750	102.124	102.084	102.047	
3.875	102.133	102.097	102.067	
4.000	102.404	102.374	102.345	
4.125	102.880	102.840	102.804	
4.250	102.940	102.911	102.881	
4.375	103.155	103.125	103.096	
4.500	103.222	103.192	103.162	
4.625	103.332	103.302	103.273	
4.750	102.566	102.531	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							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	101.020	100.658	100.502							3.250	102.687	102.530	102.452	102.333	2.750	100.630	100.585	100.552	100.529			
2.875	101.250	101.061	100.905							3.375	103.142	102.968	102.890	102.751	2.875	100.999	100.959	100.921	100.902			
3.000	101.886	101.475	101.353							3.500	103.542	103.367	103.205	103.127	3.000	101.356	101.321	101.279	101.264			
3.125	102.517	102.008	101.886							3.625	103.936	103.761	103.600	103.510	3.125	101.691	101.660	101.613	101.603			
3.250	103.360	102.530	102.452	102.333						3.750	104.086	103.995	103.964	103.876	3.250	102.115	101.976	101.925	101.920			
3.375	103.784	102.968	102.890	102.751						3.875	103.658	103.562	103.497	103.404	3.375	102.538	102.144	102.085	102.053			
3.500	104.314	103.367	103.205	103.127						4.000	103.971	103.894	103.817	103.711	3.500	102.960	102.477	102.414	102.386			
3.625	104.761	103.761	103.600	103.510						4.125	104.409	104.342	104.264	104.077	3.625	103.377	102.778	102.710	102.687			
3.750	104.676	103.995	103.964	103.876						4.250	104.710	104.599	104.549	104.440	3.750	103.398	103.284	103.209	103.160			
3.875	104.512	103.799	103.497	103.404						4.375	103.923	103.853	103.755	103.604	3.875	103.567	103.605	103.526	103.482			
4.000	104.981	104.313	103.817	103.711						4.500	104.399	104.329	104.231	103.881	4.000	103.870	103.913	103.829	103.789			
4.125	105.381	104.498	104.264	104.077						4.625	104.893	104.822	104.724	104.263	4.125	104.150	104.197	104.109	104.073			
4.250	105.107	104.599	104.549	104.440						4.750	104.976	104.844	104.776	104.646	4.250	104.422	104.474	104.381	104.350			
4.375	104.931	104.503	103.755	103.604						4.875	104.831	104.803	104.701	103.920	4.375	104.347	104.315	104.215	104.153			
4.500	105.407	104.841	104.231	103.881						5.000	105.125	105.097	104.995	104.168	4.500	104.623	104.595	104.491	104.434			
4.625	105.851	105.053	104.724	104.263						5.125	105.571	105.543	105.440		4.625	104.757	104.697	104.658				
4.750	105.599	105.105	104.776	104.646						5.250	104.553	104.525	104.402		4.750	103.660	103.603	103.564				
4.875	105.862	105.107	104.701	103.920						5.375	104.801	104.773	104.650		4.875	104.028	103.971	103.932				
5.000	106.105	105.361	104.995	104.168						5.500	105.304	105.276	105.152		5.000	104.395	104.337	104.298				
5.125	106.455	105.543	105.440							5.625	105.565	105.537	105.414		5.125	104.761	104.703	104.664				
7000-99					USDA 30 Yr Fixed																	
Rate	15 Day	30 Day	45 Day	60 Day																		
3.250	102.687	102.512	102.401	102.333																		
3.375	103.142	102.967	102.824	102.751																		
3.500	103.542	103.367	103.205	103.127																		
3.625	103.936	103.761	103.600	103.510																		
3.750	104.086	103.995	103.964	103.876																		
3.875	103.658	103.562	103.497	103.404																		
4.000	103.971	103.894	103.817	103.711																		
4.125	104.409	104.342	104.264	104.077																		
4.250	104.710	104.599	104.549	104.440																		
4.375	103.923	103.853	103.755	103.604																		
4.500	104.399	104.329	104.231	103.881																		
4.625	104.893	104.822	104.724	104.263																		
4.750	104.976	104.844	104.776	104.646																		
4.875	104.831	104.803	104.701	103.920																		
5.000	105.125	105.097	104.995	104.168																		
5.125	105.571	105.543	105.440																			
5.250	104.553	104.525	104.402																			
5.375	104.801	104.773	104.650																			
5.500	105.304	105.276	105.152																			
5.625	105.565	105.537	105.414																			

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	101.537	101.406	101.354		2.750	99.538	99.519	99.500		
3.375	101.992	101.729	101.682		2.875	99.980	99.961	99.942		
3.500	102.392	102.009	101.967		3.000	100.412	100.393	100.374		
3.625	102.549	102.185	102.149		3.125	100.834	100.815	100.796		
3.750	102.456	102.365	102.334		3.250	101.261	101.242	101.223		
3.875	102.454	102.358	102.293		3.375	101.141	101.122	101.103		
4.000	102.700	102.595	102.535		3.500	101.555	101.536	101.517		
4.125	102.956	102.785	102.731		3.625	101.980	101.961	101.942		
4.250	103.090	102.979	102.929		3.750	102.397	102.378	102.359		
4.375	103.115	102.430	102.372		3.875	102.227	102.225	102.218		
4.500	103.096	102.714	102.694		4.000	102.577	102.574	102.568		
4.625	103.540	103.009	102.989		4.125	102.894	102.891	102.885		
4.750	103.414	103.314	103.293		4.250	103.224	103.221	103.215		
4.875	103.014	102.980	103.000		4.375	101.616	101.562	101.511		
5.000	103.382	103.302	103.322		4.500	101.975	101.922	101.871		
5.125	103.667	103.633	103.653		4.625	102.275	102.221	102.171		
5.250	104.005	103.971	103.992		4.750	102.529	102.476	102.425		
5.375	103.316	103.299	103.293		4.875					
5.500	103.316	103.152	103.036		5.000					
5.625	103.449	103.421	101.171		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



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

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WesLend Government ARM

8700-99 FHA 5/1 ARM				6700-99 VA 5/1 ARM			
Margin 2.000		Caps 1/1/:	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	96.790	96.760	96.731	2.750	96.790	96.760	96.731
2.875	97.058	97.033	96.999	2.875	97.058	97.033	96.999
3.000	100.346	100.283	100.221	3.000	100.346	100.283	100.221
3.125	100.734	100.671	100.609	3.125	100.734	100.671	100.609
3.250	101.123	101.060	100.998	3.250	101.123	101.060	100.998
3.375	101.189	101.126	101.064	3.375	101.189	101.126	101.064
3.500	101.578	101.515	101.453	3.500	101.578	101.515	101.453
3.625	101.968	101.905	101.843	3.625	101.968	101.905	101.843
3.750	102.369	102.306	102.244	3.750	102.369	102.306	102.244
3.875	102.400	102.337	102.275	3.875	102.400	102.337	102.275
4.000	102.791	102.728	102.666	4.000	102.791	102.728	102.666
4.125	103.182	103.119	103.057	4.125	103.182	103.119	103.057
4.250	103.574	103.511	103.449	4.250	103.574	103.511	103.449
4.375	102.860	102.797	102.735	4.375	102.860	102.797	102.735
4.500	103.259	103.196	103.134	4.500	103.259	103.196	103.134
4.625	103.649	103.586	103.524	4.625	103.649	103.586	103.524
4.750	104.000	103.986	103.924	4.750	104.000	103.986	103.924
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	99.984	99.953	99.922		3.250	100.476	100.445	100.413		
3.375	100.598	100.567	100.536		3.375	100.756	100.725	100.694		
3.500	100.997	100.966	100.934		3.500	101.040	101.009	100.978		
3.625	101.354	101.323	101.291		3.625	101.593	101.561	101.530		
3.750	101.417	101.386	101.355		3.750	102.007	101.975	101.944		
3.875	101.911	101.880	101.848		3.875	102.291	102.260	102.228		
4.000	102.310	102.279	102.247		4.000	102.642	102.611	102.579		
4.125	102.531	102.500	102.468		4.125	102.828	102.797	102.765		
4.250	102.631	102.599	102.568		4.250	102.913	102.882	102.851		
4.375	102.986	102.955	102.924		4.375	103.161	103.130	103.099		
4.500	103.318	103.287	103.256		4.500	103.401	103.370	103.338		
4.625	103.436	103.405	103.373		4.625	103.501	103.470	103.439		
4.750	103.726	103.695	103.664		4.750	103.868	103.837	103.806		
4.875	104.095	104.064	104.033		4.875	104.190	104.159	104.128		
5.000					5.000	104.368	104.337	104.306		
5.125					5.125	104.484	104.453	104.422		
5.250					5.250	104.758	104.727	104.695		
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	100.029	99.933	99.922	99.787
		3.375	100.626	100.532	100.521	100.395
		3.500	102.335	102.246	102.235	102.119
		3.625	102.625	102.542	102.532	102.422
		3.750	102.784	102.762	102.729	102.548
		3.875	103.213	103.205	103.172	103.007
		4.000	103.667	103.676	103.643	103.489
		4.125	103.646	103.639	103.607	103.444
		4.250	103.551	103.569	103.513	103.305
		4.375	103.790	103.809	103.754	103.551
		4.500	104.010	104.031	103.976	103.774
		4.625	104.007	104.028	103.973	103.777
		4.750	104.264	104.336	104.259	104.066
		4.875	104.522	104.596	104.519	104.331
		5.000	104.752	104.826	104.749	104.565
		5.125	105.094	105.173	105.074	104.892
		5.250	105.503	105.583	105.484	105.308
		5.375	105.624	105.690	105.568	105.477
		5.500	105.866	105.937	105.815	105.726
		5.625	106.448	106.520	106.399	106.317

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	99.341	99.321	99.294	2.750	99.513	99.488	99.455	2.750	99.235	99.205	99.173	2.750	99.235	99.205	99.173	2.750	99.235	99.205	99.173	2.750	99.235	99.205	99.173
2.875	99.634	99.615	99.583	2.875	99.908	99.887	99.848	2.875	99.622	99.595	99.558	2.875	99.622	99.595	99.558	2.875	99.622	99.595	99.558	2.875	99.622	99.595	99.558
3.000	99.927	99.910	99.872	3.000	100.304	100.285	100.242	3.000	100.007	99.983	99.941	3.000	100.007	99.983	99.941	3.000	100.007	99.983	99.941	3.000	100.007	99.983	99.941
3.125	100.217	100.202	100.159	3.125	100.695	100.679	100.631	3.125	100.388	100.367	100.320	3.125	100.388	100.367	100.320	3.125	100.388	100.367	100.320	3.125	100.388	100.367	100.320
3.250	100.483	100.469	100.421	3.250	101.023	101.009	100.955	3.250	100.732	100.713	100.660	3.250	100.732	100.713	100.660	3.250	100.732	100.713	100.660	3.250	100.732	100.713	100.660
3.375	100.747	100.733	100.680	3.375	101.343	101.331	101.272	3.375	101.070	101.053	100.995	3.375	101.070	101.053	100.995	3.375	101.070	101.053	100.995	3.375	101.070	101.053	100.995
3.500	101.012	100.998	100.940	3.500	101.663	101.654	101.589	3.500	101.407	101.393	101.329	3.500	101.407	101.393	101.329	3.500	101.407	101.393	101.329	3.500	101.407	101.393	101.329
3.625	101.277	101.265	101.201	3.625	101.985	101.977	101.908	3.625	101.744	101.732	101.664	3.625	101.744	101.732	101.664	3.625	101.744	101.732	101.664	3.625	101.744	101.732	101.664
3.750	101.506	101.494	101.425	3.750	102.245	102.238	102.164	3.750	102.059	102.049	101.975	3.750	102.059	102.049	101.975	3.750	102.059	102.049	101.975	3.750	102.059	102.049	101.975
3.875	101.732	101.719	101.645	3.875	102.498	102.491	102.411	3.875	102.371	102.362	102.284	3.875	102.371	102.362	102.284	3.875	102.371	102.362	102.284	3.875	102.371	102.362	102.284
4.000	101.954	101.941	101.862	4.000	102.750	102.743	102.658	4.000	102.681	102.674	102.590	4.000	102.681	102.674	102.590	4.000	102.681	102.674	102.590	4.000	102.681	102.674	102.590
4.125	102.177	102.164	102.080	4.125	103.003	102.997	102.907	4.125	102.992	102.986	102.897	4.125	102.992	102.986	102.897	4.125	102.992	102.986	102.897	4.125	102.992	102.986	102.897
4.250	101.937	101.890	101.848	4.250	100.381	102.469	102.427	4.250	102.502	102.455	102.412	4.250	102.502	102.455	102.412	4.250	102.502	102.455	102.412	4.250	102.502	102.455	102.412
4.375	102.031	101.984	101.942	4.375	100.645	100.607	100.583	4.375	100.219	100.126	100.027	4.375	100.219	100.126	100.027	4.375	100.219	100.126	100.027	4.375	100.219	100.126	100.027
4.500	102.262	102.215	102.173	4.500	100.896	100.858	100.834	4.500	100.346	100.247	100.144	4.500	100.346	100.247	100.144	4.500	100.346	100.247	100.144	4.500	100.346	100.247	100.144
4.625				4.625	101.070	101.032	101.008	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	99.636	99.616	99.589	2.750	99.790	99.765	99.732	2.750	99.532	99.502	99.470
2.875	99.925	99.907	99.874	2.875	100.182	100.161	100.122	2.875	99.915	99.888	99.851
3.000	100.213	100.196	100.158	3.000	100.573	100.554	100.511	3.000	100.296	100.272	100.230
3.125	100.502	100.486	100.443	3.125	100.962	100.947	100.898	3.125	100.673	100.652	100.605
3.250	100.767	100.753	100.705	3.250	101.289	101.276	101.222	3.250	101.012	100.993	100.940
3.375	101.032	101.018	100.965	3.375	101.610	101.598	101.539	3.375	101.345	101.328	101.270
3.500	101.301	101.287	101.229	3.500	101.930	101.921	101.856	3.500	101.678	101.664	101.600
3.625	101.571	101.558	101.495	3.625	102.253	102.245	102.175	3.625	102.012	102.000	101.932
3.750	101.802	101.789	101.721	3.750	102.513	102.505	102.431	3.750	102.324	102.314	102.240
3.875	102.029	102.016	101.942	3.875	102.766	102.759	102.679	3.875	102.636	102.627	102.548
4.000	102.253	102.240	102.161	4.000	103.020	103.014	102.929	4.000	102.947	102.939	102.855
4.125	102.478	102.466	102.381	4.125	103.277	103.271	103.181	4.125	103.260	103.254	103.165
4.250	102.692	102.679	102.590	4.250	103.488	103.482	103.386	4.250	103.460	103.454	103.359
4.375	102.904	102.891	102.796	4.375	103.500	103.500	103.500	4.375	103.500	103.500	103.500
4.500	103.116	103.102	103.002	4.500				4.500			
4.625	103.328	103.314	103.209	4.625				4.625			
4.750	103.500	103.486	103.376	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

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WesLend Jumbo

3000-21 Jumbo 30 Yr Fixed						3300-21 Jumbo 15 Yr Fixed					
Rate	30 Day	45 Day	Rate	30 Day	45 Day	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			3800-21 Jumbo 7/1 ARM Margin 2.25			3900-21 Jumbo 10/1 ARM Margin 2.25		
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