



Effective: 9/6/19 11:42 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					
1101-01	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	99.443	99.387	99.358	99.305	99.305	3.000	100.274	100.222	100.203	100.153	2.750	100.374	100.273	100.174	99.822
3.125	100.516	100.354	100.293	100.293	99.977	3.125	100.853	100.796	100.782	100.727	2.875	100.814	100.713	100.622	100.282
3.250	101.192	101.053	100.997	100.977	100.618	3.250	101.483	101.426	101.286	101.225	3.000	101.259	101.215	101.171	100.906
3.375	101.783	101.673	101.618	101.618	101.207	3.375	102.020	101.965	101.827	101.677	3.125	101.908	101.808	101.724	101.425
3.500	102.198	102.136	102.080	102.080	101.701	3.500	102.401	102.346	102.213	102.083	3.250	102.193	102.079	101.989	101.784
3.625	102.599	102.481	102.425	102.425	102.202	3.625	102.724	102.649	102.530	102.454	3.375	102.498	102.410	102.323	102.141
3.750	102.594	102.567	102.533	102.533	101.832	3.750	103.172	103.097	102.959	102.877	3.500	102.736	102.618	102.531	102.369
3.875	103.077	103.049	103.016	103.016	102.325	3.875	103.533	103.457	103.394	103.307	3.625	103.522	103.347	103.180	102.505
4.000	103.490	103.462	103.429	103.429	102.801	4.000	104.059	103.884	103.789	103.697	3.750	103.470	103.295	103.166	102.870
4.125	103.714	103.586	103.558	103.558	103.222	4.125	104.240	104.142	104.133	104.036	3.875	103.467	103.338	103.249	103.185
4.250	103.624	103.614	103.614	103.614	102.486	4.250	104.113	104.014	103.969	103.866	4.000	103.852	103.740	103.653	103.403
4.375	103.979	103.885	103.885	103.885	102.937	4.375	104.553	104.443	104.409	104.301	4.125	104.476	104.301	104.240	103.512
4.500	104.308	104.208	104.208	104.208	103.332	4.500	104.905	104.791	104.761	104.648	4.250	104.607	104.434	104.390	103.915
4.625	104.440	104.440	104.440	104.440	103.613	4.625	105.101	104.981	104.957	104.839	4.375	104.777	104.734	104.690	104.250
4.750	104.657	104.578	104.578	104.578	103.325	4.750	105.046	104.921	104.866	104.742	4.500	104.884	104.841	104.797	104.487
4.875	105.029	104.929	104.929	104.929	103.720	4.875	105.458	105.328	105.278	105.149	4.625	104.880	104.837	104.793	103.926
5.000	105.151	105.076	105.076	105.076	104.063	5.000	105.772	105.637	105.592	105.458	4.750	104.877	104.834	104.790	104.242
5.125	105.403	105.303	105.303	105.303	104.376	5.125	106.006	105.866	105.826	105.687	4.875	104.875	104.832	104.788	104.461
5.250	105.637	105.637	105.637	105.637	104.728	5.250	106.197	106.052	105.980	105.836	5.000	104.918	104.790	104.747	104.625
5.375	105.466	105.311	105.233	105.081		5.375	106.200	106.200	106.200	106.159	5.125	102.912	102.779	102.655	102.560
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	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	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	102.222	102.124	102.114	102.003	2.875	99.837	99.797	99.808	99.683
3.750	102.289	102.269	102.240	102.057	3.000	100.236	100.214	100.206	100.087
3.875	102.716	102.710	102.681	102.513	3.125	100.672	100.652	100.643	100.528
4.000	103.167	103.178	103.149	102.993	3.250	102.166	102.147	102.139	102.034
4.125	103.146	103.149	103.120	102.951	3.375	102.495	102.484	102.475	102.375
4.250	102.963	103.001	102.952	102.740	3.500	102.557	102.552	102.544	102.439
4.375	103.204	103.242	103.194	102.987	3.625	102.549	102.552	102.524	102.428
4.500	103.421	103.464	103.415	103.211	3.750	103.104	103.112	103.083	102.990
4.625	103.418	103.462	103.413	103.210	3.875	103.308	103.311	103.283	103.190
4.750	103.334	103.412	103.343	103.146	4.000	103.684	103.687	103.659	103.569
4.875	103.592	103.673	103.605	103.411	4.125	103.162	103.127	103.079	103.001
5.000	103.823	103.904	103.836	103.645	4.250	103.593	103.559	103.511	103.436
5.125	103.639	103.708	103.620	103.434	4.375	103.940	103.904	103.856	103.783
5.250	104.049	104.120	104.032	103.851	4.500	102.387	102.281	102.213	101.994
5.375	104.230	104.302	104.214	104.035	4.625	102.820	102.714	102.646	102.430
5.500	104.388	104.481	104.374	104.278	4.750				
5.625	104.269	104.365	104.257	104.168	4.875				
5.750	104.570	104.666	104.559	104.471	5.000				
5.875	104.823	104.920	104.812	104.727	5.125				
6.000	105.012	105.108	105.001	104.915	5.250				

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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



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

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WesLend Fixed High Balance

1033-99 1133-99					1233-99 1153-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.508	100.346	100.285	99.399	3.250	99.427	99.377	99.270		2.750	99.796	99.766	99.736	
3.375	101.044	100.882	100.821	100.052	3.375	99.984	99.935	99.834		2.875	100.145	100.115	100.085	
3.500	101.413	101.251	101.190	100.605	3.500	100.483	100.434	100.337		3.000	100.570	100.539	100.510	
3.625	101.594	101.432	101.371	101.009	3.625	100.720	100.672	100.582		3.125	100.915	100.884	100.855	
3.750	101.845	101.718	101.689	101.574	3.750	101.054	100.982	100.840		3.250	101.149	101.118	101.089	
3.875	102.411	102.319	102.290	102.200	3.875	101.551	101.480	101.348		3.375	101.452	101.421	101.392	
4.000	102.915	102.817	102.794	102.699	4.000	102.009	101.974	101.852		3.500	101.810	101.779	101.750	
4.125	103.243	103.141	103.123	103.022	4.125	102.009	101.971	101.840		3.625	102.070	102.040	102.010	
4.250	102.600	102.492	102.442	102.336	4.250	102.021	101.983	101.853		3.750	102.326	102.295	102.266	
4.375	103.201	103.088	103.043	102.932	4.375	102.212	102.177	102.059		3.875	102.359	102.328	102.299	
4.500	103.646	103.528	103.488	103.372	4.500	102.406	102.372	102.260		4.000	102.570	102.556	102.527	
4.625	103.952	103.828	103.793	103.672	4.625	102.430	102.395	102.286		4.125	103.102	103.071	103.042	
4.750	103.360	103.231	103.164	103.038	4.750	102.386	102.356	102.273		4.250	103.101	103.087	103.058	
4.875	103.917	103.783	103.722	103.590	4.875	102.381	102.352	102.274		4.375	103.257	103.243	103.214	
5.000	104.336	104.197	104.140	104.003	5.000	102.591	102.563	102.490		4.500	103.340	103.327	103.297	
5.125	104.590	104.446	104.394	104.252	5.125	102.532	102.494	102.455		4.625	103.511	103.497	103.467	
					5.250	102.272	102.234	102.240		4.750	103.251	103.194	103.144	

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.750	99.581	99.550	99.521	
2.875	99.930	99.899	99.870	
3.000	100.354	100.323	100.294	
3.125	100.699	100.669	100.639	
3.250	100.933	100.903	100.874	
3.375	101.236	101.206	101.176	
3.500	101.594	101.563	101.534	
3.625	101.855	101.824	101.795	
3.750	102.110	102.080	102.050	
3.875	102.143	102.113	102.083	
4.000	102.355	102.341	102.311	
4.125	102.886	102.856	102.826	
4.250	102.885	102.871	102.842	
4.375	103.042	103.028	102.999	
4.500	103.125	103.111	103.082	
4.625	103.295	103.281	103.252	
4.750	102.620	102.588	102.559	

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	101.184	101.009	100.696		3.250	102.546	102.427	102.349	102.281	2.750	100.631	100.597	100.567	100.542								
2.875	101.693	101.518	101.105		3.375	103.001	102.865	102.787	102.693	2.875	101.008	100.969	100.936	100.914								
3.000	102.276	101.986	101.643		3.500	103.401	103.226	103.144	103.069	3.000	101.374	101.330	101.293	101.275								
3.125	102.907	102.442	102.180		3.625	103.795	103.696	103.609	103.466	3.125	101.724	101.674	101.634	101.619								
3.250	103.093	102.855	102.700	102.281	3.750	104.048	103.961	103.932	103.848	3.250	102.147	101.997	101.953	101.942								
3.375	103.613	102.865	102.787	102.693	3.875	103.593	103.469	103.407	103.317	3.375	102.570	102.119	102.064	102.030								
3.500	104.152	103.267	103.227	103.069	4.000	103.943	103.875	103.836	103.623	3.500	102.991	102.452	102.394	102.363								
3.625	104.607	103.696	103.609	103.466	4.125	104.402	104.331	104.292	104.003	3.625	103.408	102.761	102.699	102.672								
3.750	104.453	103.961	103.932	103.848	4.250	104.650	104.542	104.496	104.390	3.750	103.301	103.225	103.153	103.103								
3.875	104.280	103.799	103.407	103.317	4.375	103.886	103.830	103.791	103.564	3.875	103.627	103.546	103.471	103.424								
4.000	104.756	104.313	103.836	103.623	4.500	104.369	104.313	104.274	103.838	4.000	103.938	103.853	103.774	103.730								
4.125	105.163	104.498	104.292	104.003	4.625	104.868	104.812	104.773	104.229	4.125	104.234	104.143	104.061	104.021								
4.250	104.867	104.542	104.496	104.390	4.750	104.941	104.812	104.748	104.622	4.250	104.522	104.426	104.340	104.303								
4.375	104.805	104.503	103.791	103.564	4.875	104.627	104.599	104.575	103.839	4.375	104.555	104.454	104.358	104.294								
4.500	105.248	104.841	104.274	103.838	5.000	104.924	104.896	104.872	104.083	4.500	104.839	104.732	104.633	104.573								
4.625	105.697	105.053	104.773	104.229	5.125	105.372	105.344	105.320		4.625	104.800	104.754	104.715									
4.750	105.427	105.105	104.748	104.622	5.250	104.386	104.358	104.334		4.750	103.702	103.659	103.620									
4.875	105.674	105.107	104.575	103.839	5.375	104.636	104.608	104.584		4.875	104.068	104.025	103.986									
5.000	105.914	105.361	104.872	104.083	5.500	105.141	105.113	105.088		5.000	104.434	104.391	104.352									
5.125	106.269	105.369	105.320		5.625	105.402	105.374	105.349		5.125	104.798	104.755	104.716									
7000-99					USDA 30 Yr Fixed																	
Rate	15 Day	30 Day	45 Day	60 Day																		
3.250	102.546	102.394	102.345	102.281																		
3.375	103.001	102.826	102.762	102.693																		
3.500	103.401	103.226	103.144	103.069																		
3.625	103.795	103.696	103.609	103.466																		
3.750	104.048	103.961	103.932	103.848																		
3.875	103.593	103.469	103.407	103.317																		
4.000	103.943	103.875	103.836	103.623																		
4.125	104.402	104.331	104.292	104.003																		
4.250	104.650	104.542	104.496	104.390																		
4.375	103.886	103.830	103.791	103.564																		
4.500	104.369	104.313	104.274	103.838																		
4.625	104.868	104.812	104.773	104.229																		
4.750	104.941	104.812	104.748	104.622																		
4.875	104.627	104.599	104.575	103.839																		
5.000	104.924	104.896	104.872	104.083																		
5.125	105.372	105.344	105.320																			
5.250	104.386	104.358	104.334																			
5.375	104.636	104.608	104.584																			
5.500	105.141	105.113	105.088																			
5.625	105.402	105.374	105.349																			

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	101.417	101.348	101.298		2.750	99.563	99.548	99.536		
3.375	101.851	101.668	101.624		2.875	100.005	99.990	99.978		
3.500	102.256	101.953	101.914		3.000	100.437	100.422	100.410		
3.625	102.562	102.225	102.184		3.125	100.859	100.844	100.832		
3.750	102.543	102.408	102.367		3.250	101.286	101.272	101.259		
3.875	102.359	102.267	102.205		3.375	101.181	101.167	101.154		
4.000	102.624	102.505	102.448		3.500	101.596	101.581	101.569		
4.125	102.797	102.695	102.643		3.625	102.011	101.996	101.983		
4.250	102.999	102.891	102.845		3.750	102.438	102.423	102.410		
4.375	103.030	102.400	102.380		3.875	102.223	102.217	102.211		
4.500	103.038	102.715	102.694		4.000	102.559	102.553	102.547		
4.625	103.410	103.003	102.983		4.125	102.887	102.882	102.875		
4.750	103.404	103.304	103.284		4.250	103.226	103.220	103.214		
4.875	103.078	102.952	102.972		4.375	101.713	101.657	101.606		
5.000	103.575	103.276	103.296		4.500	102.067	102.010	101.959		
5.125	103.626	103.606	103.626		4.625	102.354	102.297	102.246		
5.250	103.965	103.945	103.966		4.750	102.611	102.554	102.503		
5.375	103.321	103.321	103.348		4.875					
5.500	103.172	103.012	102.899		5.000					
5.625	103.427	103.399	101.248		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	96.607	96.548	96.522	2.750	96.607	96.548	96.522
2.875	96.874	96.819	96.789	2.875	96.874	96.819	96.789
3.000	100.253	100.190	100.128	3.000	100.253	100.190	100.128
3.125	100.641	100.578	100.516	3.125	100.641	100.578	100.516
3.250	101.030	100.967	100.905	3.250	101.030	100.967	100.905
3.375	101.095	101.032	100.970	3.375	101.095	101.032	100.970
3.500	101.485	101.422	101.360	3.500	101.485	101.422	101.360
3.625	101.874	101.811	101.749	3.625	101.874	101.811	101.749
3.750	102.265	102.202	102.140	3.750	102.265	102.202	102.140
3.875	102.306	102.243	102.181	3.875	102.306	102.243	102.181
4.000	102.696	102.633	102.571	4.000	102.696	102.633	102.571
4.125	103.087	103.024	102.962	4.125	103.087	103.024	102.962
4.250	103.479	103.416	103.354	4.250	103.479	103.416	103.354
4.375	102.766	102.703	102.641	4.375	102.766	102.703	102.641
4.500	103.155	103.092	103.030	4.500	103.155	103.092	103.030
4.625	103.554	103.491	103.429	4.625	103.554	103.491	103.429
4.750	103.954	103.891	103.829	4.750	103.954	103.891	103.829
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

	\$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	99.884	99.868	99.852		3.250	100.287	100.271	100.256		
3.375	100.472	100.457	100.441		3.375	100.686	100.670	100.655		
3.500	100.867	100.851	100.835		3.500	100.956	100.941	100.925		
3.625	101.251	101.236	101.220		3.625	101.432	101.416	101.401		
3.750	101.238	101.222	101.207		3.750	101.843	101.828	101.812		
3.875	101.729	101.713	101.697		3.875	102.155	102.139	102.124		
4.000	102.124	102.109	102.093		4.000	102.506	102.490	102.475		
4.125	102.405	102.390	102.374		4.125	102.686	102.670	102.655		
4.250	102.515	102.500	102.484		4.250	102.867	102.851	102.836		
4.375	102.868	102.852	102.837		4.375	103.174	103.158	103.143		
4.500	103.194	103.179	103.163		4.500	103.408	103.392	103.377		
4.625	103.296	103.281	103.265		4.625	103.471	103.455	103.440		
4.750	103.605	103.590	103.574		4.750	103.894	103.878	103.863		
4.875	103.974	103.959	103.943		4.875	104.201	104.186	104.170		
5.000					5.000	104.280	104.264	104.249		
5.125					5.125	104.495	104.480	104.464		
5.250					5.250	104.769	104.753	104.738		
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	100.240	100.132	100.122	99.986
	3.375	100.833	100.728	100.719	100.591
	3.500	102.541	102.441	102.432	102.312
	3.625	102.784	102.686	102.676	102.565
	3.750	102.852	102.832	102.803	102.620
	3.875	103.279	103.273	103.244	103.076
	4.000	103.730	103.741	103.712	103.556
	4.125	103.709	103.712	103.683	103.514
	4.250	103.521	103.559	103.510	103.298
	4.375	103.761	103.799	103.751	103.544
	4.500	103.978	104.021	103.972	103.768
	4.625	103.975	104.019	103.970	103.767
	4.750	104.167	104.245	104.176	103.979
	4.875	104.425	104.506	104.438	104.244
	5.000	104.656	104.737	104.669	104.478
	5.125	105.039	105.108	105.020	104.834
	5.250	105.448	105.519	105.431	105.250
	5.375	105.630	105.702	105.614	105.435
	5.500	105.788	105.881	105.774	105.678
	5.625	106.371	106.467	106.359	106.270

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		
10 Day	0.250	Re-Lock	0.125
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		
2.750	99.182	99.149	99.128					2.750	99.274	99.235	99.208					2.750	99.183	99.142	99.116					
2.875	99.469	99.431	99.404					2.875	99.635	99.592	99.561					2.875	99.578	99.533	99.502					
3.000	99.755	99.712	99.681					3.000	99.994	99.948	99.911					3.000	99.970	99.923	99.887					
3.125	100.039	99.992	99.955					3.125	100.351	100.301	100.259					3.125	100.358	100.309	100.268					
3.250	100.306	100.254	100.212					3.250	100.702	100.650	100.602					3.250	100.664	100.610	100.563					
3.375	100.571	100.514	100.466					3.375	101.054	100.998	100.945					3.375	100.957	100.899	100.847					
3.500	100.836	100.774	100.721					3.500	101.406	101.346	101.288					3.500	101.249	101.187	101.130					
3.625	101.104	101.036	100.979					3.625	101.760	101.697	101.634					3.625	101.544	101.477	101.415					
3.750	101.330	101.256	101.194					3.750	102.021	101.953	101.884					3.750	101.837	101.765	101.698					
3.875	101.551	101.471	101.403					3.875	102.269	102.195	102.122					3.875	102.128	102.052	101.979					
4.000	101.769	101.683	101.609					4.000	102.516	102.437	102.358					4.000	102.418	102.337	102.259	102.209				
4.125	101.987	101.894	101.816					4.125	102.764	102.679	102.595					4.125	102.708	102.622	102.539	102.485				
4.250	101.859	101.814	101.771					4.250	102.385	102.340	102.297					4.250	102.380	102.334	102.292					
4.375	101.985	101.939	101.896					4.375	100.544	100.516	100.458					4.375	99.957	102.541	102.498					
4.500	102.222	102.176	102.133					4.500	100.797	100.769	100.706					4.500	100.083	99.974	99.865					
								4.625	100.972	100.944	100.877													

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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

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WesLend ARM High Balance

1733-77 5/1 LIBOR ARM High Balance				1833-77 7/1 LIBOR ARM High Balance				1933-77 10/1 LIBOR ARM High Balance			
Margin 2.25		Caps 2/2/5		Margin 2.25		Caps 5/2/5		Margin 2.25		Caps 5/2/5	
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	99.478	99.445	99.423	2.750	99.552	99.513	99.486	2.750	99.480	99.438	99.413
2.875	99.761	99.723	99.697	2.875	99.909	99.866	99.835	2.875	99.871	99.826	99.796
3.000	100.042	100.000	99.968	3.000	100.264	100.218	100.181	3.000	100.259	100.212	100.176
3.125	100.325	100.278	100.241	3.125	100.619	100.570	100.527	3.125	100.643	100.594	100.552
3.250	100.592	100.540	100.498	3.250	100.970	100.918	100.870	3.250	100.944	100.890	100.843
3.375	100.858	100.800	100.753	3.375	101.322	101.266	101.213	3.375	101.232	101.174	101.122
3.500	101.127	101.064	101.012	3.500	101.674	101.615	101.557	3.500	101.521	101.458	101.401
3.625	101.398	101.330	101.272	3.625	102.028	101.965	101.902	3.625	101.812	101.745	101.683
3.750	101.626	101.553	101.490	3.750	102.289	102.220	102.152	3.750	102.103	102.031	101.964
3.875	101.849	101.769	101.701	3.875	102.537	102.463	102.390	3.875	102.394	102.318	102.245
4.000	102.069	101.983	101.909	4.000	102.787	102.708	102.629	4.000	102.685	102.604	102.526
4.125	102.289	102.197	102.119	4.125	103.039	102.954	102.870	4.125	102.978	102.892	102.809
4.250	102.516	102.418	102.334	4.250	103.265	103.174	103.085	4.250	103.228	103.137	103.049
4.375	102.744	102.640	102.551	4.375	103.490	103.393	103.299	4.375	103.476	103.379	103.286
4.500	102.971	102.861	102.767	4.500	103.500	103.500	103.500	4.500	103.500	103.500	103.500
4.625	103.198	103.082	102.983	4.625				4.625			
4.750	103.351	103.227	103.122	4.750				4.750			
4.875	103.493	103.362	103.252	4.875				4.875			
5.000	103.500	103.498	103.383	5.000				5.000			
5.125	103.500	103.500	103.500	5.125				5.125			

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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



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

[Return to Home Tab](#)



Effective: 9/6/19 11:42 AM

WesLend Jumbo

3000-21 Jumbo 30 Yr Fixed						3300-21 Jumbo 15 Yr Fixed					
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.000			3.750			3.750					
4.125			3.875			3.875					
4.250			4.000			4.000					
4.375			4.125			4.125					
4.500			4.250			4.250					
4.625			4.375			4.375					
4.750			4.500			4.500					
4.875			4.625			4.625					
5.000			4.750			4.750					
5.125			4.875			4.875					
5.250			5.000			5.000					
5.375			5.125			5.125					
5.500			5.250			5.250					
5.625			5.375			5.375					
5.750			5.500			5.500					
5.875			5.625			5.625					
6.000			5.750			5.750					
6.125			5.875			5.875					
6.250			6.000			6.000					
6.375			6.125			6.125					

3700-21 Jumbo 5/1 ARM Margin 2.25 Caps 2/2/5						3800-21 Jumbo 7/1 ARM Margin 2.25 Caps 5/2/5						3900-21 Jumbo 10/1 ARM Margin 2.25 Caps 5/2/5					
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day			
3.500			3.500			3.625			3.625			3.625					
3.625			3.625			3.750			3.750			3.750					
3.750			3.750			3.875			3.875			3.875					
3.875			3.875			4.000			4.000			4.000					
4.000			4.000			4.125			4.125			4.125					
4.125			4.125			4.250			4.250			4.250					
4.250			4.250			4.375			4.375			4.375					
4.375			4.375			4.500			4.500			4.500					
4.500			4.500			4.625			4.625			4.625					
4.625			4.625			4.750			4.750			4.750					
4.750			4.750			4.875			4.875			4.875					
4.875			4.875			5.000			5.000			5.000					
5.000			5.000			5.125			5.125			5.125					
5.125			5.125			5.250			5.250			5.250					
5.250			5.250			5.375			5.375			5.375					
5.375			5.375			5.500			5.500			5.500					
5.500			5.500			5.625			5.625			5.625					
5.625			5.625			5.750			5.750			5.750					
5.750			5.750			5.875			5.875			5.875					
5.875			5.875			6.000			6.000			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