



Effective: 9/9/19 12:18 PM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

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New Locks

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at www.weslendwholesale.com.
- Loans can be locked in Broker Connection 2.0 until 5:30 pm PST.
- Written confirmation of the lock will be emailed to broker, AM and AE within 24 hours, but usually same day. Any discrepancies in pricing should be reported to the lock desk immediately.
- Locks expiring on weekends or holidays will roll to next business day unless the loan has been extended.
- Rates and prices are subject to change without notice.
- Lender Fees Are Not Included In Pricing.



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WesLend Fixed Agency - LP Only

1001-01 FHLMC 25/30 Yr Fixed					1201-01 FHLMC 20 Yr Fixed					1301-01 FHLMC 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.000	99.176	99.121	99.092	99.038	3.000	100.049	99.997	99.978	99.927	2.750	100.075	99.981	99.867	99.763
3.125	100.216	100.054	99.996	99.710	3.125	100.626	100.570	100.555	100.500	2.875	100.514	100.445	100.377	100.222
3.250	100.891	100.739	100.686	100.352	3.250	101.137	101.075	101.066	101.005	3.000	100.966	100.926	100.888	100.844
3.375	101.483	101.389	101.336	100.944	3.375	101.635	101.574	101.537	101.471	3.125	101.602	101.506	101.417	101.362
3.500	101.894	101.832	101.779	101.464	3.500	102.033	101.973	101.931	101.860	3.250	101.952	101.857	101.782	101.728
3.625	102.298	102.216	102.163	101.963	3.625	102.460	102.382	102.353	102.277	3.375	102.257	102.191	102.144	102.084
3.750	102.316	102.289	102.258	101.648	3.750	102.940	102.857	102.833	102.752	3.500	102.558	102.414	102.374	102.309
3.875	102.798	102.770	102.739	102.155	3.875	103.380	103.292	103.273	103.186	3.625	103.276	103.101	102.879	102.451
4.000	103.210	103.182	103.151	102.617	4.000	103.774	103.681	103.667	103.575	3.750	103.289	103.114	102.916	102.820
4.125	103.417	103.289	103.260	103.033	4.125	104.113	104.015	104.006	103.909	3.875	103.305	103.225	103.216	103.135
4.250	103.420	103.420	103.420	102.331	4.250	103.980	103.876	103.837	103.735	4.000	103.707	103.608	103.530	103.351
4.375	103.766	103.687	103.687	102.787	4.375	104.414	104.305	104.271	104.163	4.125	104.292	104.117	104.016	103.500
4.500	104.092	103.992	103.992	103.196	4.500	104.781	104.666	104.638	104.525	4.250	104.459	104.284	104.225	103.900
4.625	104.238	104.238	104.238	103.475	4.625	104.976	104.857	104.834	104.715	4.375	104.604	104.559	104.524	104.240
4.750	104.524	104.446	104.446	103.246	4.750	104.997	104.873	104.818	104.694	4.500	104.726	104.665	104.630	104.496
4.875	104.895	104.795	104.795	103.644	4.875	105.409	105.279	105.229	105.100	4.625	104.706	104.660	104.626	103.854
5.000	105.016	104.942	104.942	103.999	5.000	105.752	105.617	105.572	105.438	4.750	104.702	104.657	104.623	104.178
5.125	105.267	105.167	105.167	104.305	5.125	105.995	105.855	105.816	105.677	4.875	104.700	104.654	104.620	104.400
5.250	105.475	105.475	105.475	104.624	5.250	106.156	106.011	105.940	105.795	5.000	104.841	104.714	104.676	104.549
5.375	105.364	105.209	105.131	104.979	5.375	106.200	106.200	106.200	106.130	5.125	102.996	102.864	102.777	102.645
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	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	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	1.8
>45% DTI	95.01%-97%	0.38	0.62	0.76	1.06	1.24	1.42	1.6	1.82
	90.01%-95%	0.35	0.44	0.57	0.72	1	1.12	1.27	1.53
	85.01%-90%	0.28	0.39	0.5	0.62	0.75	0.89	1.01	1.25
	80.01%-85%	0.11	0.17	0.22	0.3	0.38	0.42	0.44	0.49

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, HI, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.100
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225
Zone 8: HI	-0.250

Wholesale Fee Buyout Option Price Adjustor

\$60-100k	>100-125k	>125-150k	>150-175k	>175-200k	>200-250k	>250-300k	>300-350k	>\$350-500k	>\$500-726,525k
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WesLend Fixed Agency Super Conforming - LP Only										
1053-01 1153-01 FHLMC 25/30 Yr Fixed SC					1353-01 FHLMC 15 Yr Fixed SC					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.625	101.942	101.853	101.843	101.730	2.875	99.725	99.679	99.689	99.566	
3.750	102.054	102.044	102.015	101.829	3.000	100.120	100.098	100.090	99.971	
3.875	102.499	102.498	102.469	102.300	3.125	100.504	100.483	100.474	100.358	
4.000	102.969	102.983	102.954	102.794	3.250	101.992	101.973	101.965	101.856	
4.125	102.957	102.958	102.929	102.764	3.375	102.329	102.315	102.306	102.204	
4.250	102.837	102.868	102.819	102.601	3.500	102.401	102.388	102.379	102.273	
4.375	103.095	103.123	103.074	102.861	3.625	102.441	102.442	102.414	102.314	
4.500	103.317	103.348	103.299	103.088	3.750	103.012	103.011	102.982	102.885	
4.625	103.313	103.344	103.295	103.089	3.875	103.201	103.196	103.167	103.074	
4.750	103.267	103.339	103.271	103.065	4.000	103.583	103.579	103.551	103.457	
4.875	103.531	103.604	103.536	103.334	4.125	103.100	103.060	103.012	102.927	
5.000	103.765	103.836	103.768	103.571	4.250	103.541	103.500	103.452	103.370	
5.125	103.530	103.595	103.507	103.308	4.375	103.898	103.852	103.804	103.728	
5.250	103.945	104.010	103.922	103.728	4.500	102.355	102.231	102.163	101.934	
5.375	104.128	104.193	104.105	103.914	4.625	102.799	102.672	102.604	102.379	
5.500	104.383	104.457	104.349	104.239	4.750					
5.625	104.270	104.343	104.236	104.131	4.875					
5.750	104.571	104.645	104.537	104.436	5.000					
5.875	104.825	104.898	104.791	104.691	5.125					
6.000	105.015	105.087	104.979	104.880	5.250					

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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



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

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WesLend Conforming DU and LP																			
1000-99 1001-99					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	99.176	99.121	99.092	99.038	3.000	100.049	99.997	99.978	99.927	2.750	100.075	99.981	99.867	99.763					
3.125	100.216	100.054	99.996	99.710	3.125	100.626	100.570	100.555	100.500	2.875	100.514	100.445	100.377	100.222					
3.250	100.891	100.739	100.686	100.352	3.250	101.137	101.075	101.066	101.005	3.000	100.966	100.926	100.888	100.844					
3.375	101.483	101.389	101.336	100.944	3.375	101.635	101.574	101.537	101.471	3.125	101.602	101.506	101.417	101.362					
3.500	101.894	101.832	101.779	101.464	3.500	102.033	101.973	101.931	101.860	3.250	101.952	101.857	101.782	101.728					
3.625	102.298	102.216	102.163	101.963	3.625	102.460	102.382	102.353	102.277	3.375	102.257	102.191	102.144	102.084					
3.750	102.316	102.289	102.258	101.648	3.750	102.940	102.857	102.833	102.752	3.500	102.558	102.414	102.374	102.309					
3.875	102.798	102.770	102.739	102.155	3.875	103.380	103.292	103.273	103.186	3.625	103.276	103.101	102.879	102.451					
4.000	103.210	103.182	103.151	102.617	4.000	103.774	103.681	103.667	103.575	3.750	103.289	103.114	102.916	102.820					
4.125	103.417	103.289	103.260	103.033	4.125	104.113	104.015	104.006	103.909	3.875	103.305	103.225	103.216	103.135					
4.250	103.420	103.420	103.420	102.331	4.250	103.980	103.876	103.837	103.735	4.000	103.707	103.608	103.530	103.351					
4.375	103.766	103.687	103.687	102.787	4.375	104.414	104.305	104.271	104.163	4.125	104.292	104.117	104.016	103.500					
4.500	104.092	103.992	103.992	103.196	4.500	104.781	104.666	104.638	104.525	4.250	104.459	104.284	104.225	103.900					
4.625	104.238	104.238	104.238	103.475	4.625	104.976	104.857	104.834	104.715	4.375	104.604	104.559	104.524	104.240					
4.750	104.524	104.446	104.446	103.246	4.750	104.997	104.873	104.818	104.694	4.500	104.726	104.665	104.630	104.496					
4.875	104.895	104.795	104.795	103.644	4.875	105.409	105.279	105.229	105.100	4.625	104.706	104.660	104.626	103.854					
5.000	105.016	104.942	104.942	103.999	5.000	105.752	105.617	105.572	105.438	4.750	104.702	104.657	104.623	104.178					
5.125	105.267	105.167	105.167	104.305	5.125	105.995	105.855	105.816	105.677	4.875	104.700	104.654	104.620	104.400					
5.250	105.475	105.475	105.475	104.624	5.250	106.156	106.011	105.940	105.795	5.000	104.841	104.714	104.676	104.549					
5.375	105.364	105.209	105.131	104.979	5.375	106.200	106.200	106.200	106.130	5.125	102.996	102.864	102.777	102.645					

1400-99 1401-99					1008-05 1007-05					1308-05 1307-05				
Conventional 10 Yr Fixed					Conventional 30 Yr Fixed COOP and CEMA					Conventional 15 Yr Fixed COOP and CEM				
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	99.675	99.641	99.627	99.594	3.250	100.070	100.004	99.985	99.922	2.750	99.152	99.119	99.097	99.063
2.875	100.142	100.104	100.095	100.056	3.375	100.667	100.596	100.583	100.514	2.875	99.616	99.577	99.561	99.522
3.000	100.576	100.545	100.528	100.485	3.500	101.193	101.116	101.108	101.034	3.000	100.243	100.199	100.188	100.144
3.125	101.155	101.090	101.026	100.868	3.625	101.697	101.615	101.612	101.533	3.125	100.766	100.717	100.711	100.662
3.250	101.338	101.284	101.290	101.237	3.750	101.423	101.336	101.302	101.218	3.250	101.137	101.083	101.082	101.028
3.375	101.591	101.560	101.544	101.485	3.875	101.935	101.843	101.815	101.725	3.375	101.499	101.440	101.444	101.384
3.500	102.198	102.023	101.863	101.773	4.000	102.402	102.305	102.282	102.187	3.500	101.729	101.664	101.674	101.609
3.625	102.853	102.678	102.530	102.127	4.125	102.824	102.722	102.704	102.603	3.625	101.910	101.840	101.821	101.751
3.750	102.763	102.588	102.556	102.481	4.250	102.165	102.057	102.006	101.901	3.750	102.285	102.210	102.195	102.120
3.875	102.868	102.788	102.778	102.698	4.375	102.626	102.513	102.468	102.357	3.875	102.605	102.525	102.516	102.435
4.000	103.033	102.948	102.944	102.859	4.500	103.040	102.922	102.882	102.766	4.000	102.826	102.740	102.737	102.651
4.125	103.932	103.767	103.738	103.149	4.625	103.324	103.201	103.166	103.045	4.125	103.014	102.923	102.891	102.800
4.250	103.706	103.611	103.585	103.490	4.750	103.138	103.009	102.942	102.816	4.250	103.419	103.323	103.296	103.200
4.375	103.971	103.829	103.809	103.708	4.875	103.540	103.407	103.345	103.214	4.375	103.765	103.663	103.641	103.540
4.500	104.291	104.116	103.998	103.892	5.000	103.901	103.762	103.706	103.569	4.500	104.026	103.919	103.902	103.796
4.625	104.150	104.120	104.091	103.742	5.125	104.213	104.068	104.017	103.875	4.625	103.430	103.319	103.265	103.154
4.750	104.329	104.212	104.177	104.060	5.250	104.574	104.425	104.342	104.194	4.750	103.760	103.643	103.595	103.478
4.875	104.536	104.415	104.384	104.262	5.375	104.934	104.779	104.701	104.549	4.875	103.987	103.865	103.822	103.700
5.000	104.702	104.575	104.549	104.422	5.500	105.275	105.115	105.007	104.849	5.000	104.141	104.014	103.976	103.849
5.125	102.503	102.371	102.308	102.176	5.625	105.500	105.500	105.474	105.311	5.125	102.296	102.164	102.077	101.945

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

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	0.000
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	-1.500	-1.250
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-1.000	-0.750
> 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 > 15y		-0.750
2-4 Units		-1.000
Manufactured		-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	

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		



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WesLend Fixed High Balance

1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.176	100.014	99.956	98.807	3.250	99.069	99.015	98.926		2.750	99.570	99.540	99.511	
3.375	100.713	100.551	100.492	99.463	3.375	99.648	99.596	99.512		2.875	99.919	99.890	99.861	
3.500	101.082	100.920	100.861	100.023	3.500	100.168	100.116	100.035		3.000	100.344	100.315	100.286	
3.625	101.262	101.100	101.042	100.443	3.625	100.388	100.338	100.261		3.125	100.720	100.691	100.662	
3.750	101.551	101.424	101.395	101.059	3.750	100.789	100.712	100.592		3.250	100.987	100.958	100.929	
3.875	101.983	101.855	101.827	101.684	3.875	101.295	101.220	101.108		3.375	101.291	101.262	101.232	
4.000	102.393	102.295	102.272	102.177	4.000	101.810	101.737	101.630		3.500	101.650	101.621	101.591	
4.125	102.799	102.615	102.597	102.497	4.125	101.815	101.741	101.627		3.625	101.930	101.901	101.871	
4.250	102.360	102.089	102.089	101.839	4.250	101.807	101.732	101.618		3.750	102.155	102.125	102.096	
4.375	102.766	102.586	102.541	102.430	4.375	102.082	102.007	101.863		3.875	102.192	102.163	102.134	
4.500	103.173	103.033	102.993	102.877	4.500	102.336	102.262	102.121		4.000	102.456	102.426	102.397	
4.625	103.468	103.345	103.310	103.189	4.625	102.360	102.286	102.145		4.125	102.929	102.900	102.871	
4.750	103.204	102.811	102.744	102.618	4.750	102.368	102.308	102.160		4.250	102.990	102.961	102.932	
4.875	103.584	103.361	103.299	103.168	4.875	102.414	102.354	102.209		4.375	103.195	103.166	103.136	
5.000	103.937	103.780	103.724	103.587	5.000	102.654	102.594	102.449		4.500	103.218	103.189	103.160	
5.125	104.241	104.035	103.984	103.842	5.125	102.609	102.528	102.402		4.625	103.388	103.359	103.330	
					5.250	102.349	102.268	102.175		4.750	103.080	103.021	102.982	

1433-99
1453-99

Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.750	99.354	99.325	99.296	
2.875	99.704	99.674	99.645	
3.000	100.129	100.099	100.070	
3.125	100.505	100.475	100.446	
3.250	100.772	100.743	100.713	
3.375	101.075	101.046	101.017	
3.500	101.434	101.405	101.376	
3.625	101.714	101.685	101.656	
3.750	101.939	101.910	101.880	
3.875	101.977	101.947	101.918	
4.000	102.240	102.211	102.181	
4.125	102.714	102.684	102.655	
4.250	102.775	102.745	102.716	
4.375	102.979	102.950	102.921	
4.500	103.003	102.973	102.944	
4.625	103.173	103.144	103.114	
4.750	102.509	102.480	102.451	

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 8100-99		6000-99 6100-99				FHA/VA 25/30 Yr Fixed					8200-99 6200-99		FHA/VA 20 Yr Fixed					8300-99 6300-99		FHA/VA 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										
2.750	100.653	100.478	100.231		3.250	102.344	102.278	102.229	102.165	2.750	100.566	100.532	100.511	100.477										
2.875	101.211	100.987	100.792		3.375	102.783	102.707	102.663	102.594	2.875	100.947	100.908	100.892	100.853										
3.000	101.747	101.490	101.328		3.500	103.182	103.093	103.054	102.980	3.000	101.316	101.272	101.261	101.217										
3.125	102.325	102.025	101.862		3.625	103.578	103.497	103.463	103.384	3.125	101.673	101.624	101.618	101.569										
3.250	102.811	102.542	102.379	102.165	3.750	103.966	103.879	103.851	103.766	3.250	102.022	101.955	101.954	101.900										
3.375	103.359	102.707	102.663	102.594	3.875	103.406	103.314	103.252	103.162	3.375	102.445	102.071	102.041	101.982										
3.500	103.894	103.093	103.054	102.980	4.000	103.727	103.630	103.573	103.478	3.500	102.866	102.407	102.383	102.318										
3.625	104.345	103.497	103.463	103.384	4.125	104.113	104.047	104.008	103.856	3.625	103.283	102.719	102.700	102.630										
3.750	104.275	103.879	103.851	103.766	4.250	104.486	104.378	104.331	104.226	3.750	103.323	103.215	103.169	103.093										
3.875	104.120	103.799	103.252	103.162	4.375	103.805	103.745	103.706	103.502	3.875	103.726	103.540	103.498	103.418										
4.000	104.593	104.313	103.573	103.478	4.500	104.280	104.227	104.188	103.780	4.000	103.937	103.851	103.815	103.729										
4.125	104.998	104.498	104.008	103.856	4.625	104.780	104.726	104.687	104.169	4.125	104.234	104.143	104.112	104.021										
4.250	104.736	104.502	104.331	104.226	4.750	104.873	104.745	104.681	104.555	4.250	104.522	104.426	104.400	104.304										
4.375	104.726	104.503	103.706	103.502	4.875	104.567	104.539	104.515	103.780	4.375	104.468	104.366	104.308	104.207										
4.500	105.209	104.841	104.188	103.780	5.000	104.864	104.836	104.812	104.036	4.500	104.756	104.650	104.597	104.490										
4.625	105.659	105.053	104.687	104.169	5.125	105.312	105.284	105.260		4.625	104.698	104.658	104.619											
4.750	105.357	105.105	104.681	104.555	5.250	104.369	104.341	104.317		4.750	103.592	103.557	103.518											
4.875	105.606	105.107	104.515	103.780	5.375	104.619	104.591	104.567		4.875	103.959	103.924	103.885											
5.000	105.860	105.361	104.812	104.036	5.500	105.124	105.096	105.072		5.000	104.326	104.290	104.251											
5.125	106.235	105.369	105.260		5.625	105.386	105.358	105.334		5.125	104.691	104.654	104.615											

7000-99					USDA 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day					
3.250	102.344	102.278	102.229	102.165					
3.375	102.783	102.707	102.663	102.594					
3.500	103.182	103.093	103.054	102.980					
3.625	103.578	103.497	103.463	103.384					
3.750	103.966	103.879	103.851	103.766					
3.875	103.406	103.314	103.252	103.162					
4.000	103.727	103.630	103.573	103.478					
4.125	104.113	104.047	104.008	103.856					
4.250	104.486	104.378	104.331	104.226					
4.375	103.805	103.745	103.706	103.502					
4.500	104.280	104.227	104.188	103.780					
4.625	104.780	104.726	104.687	104.169					
4.750	104.873	104.745	104.681	104.555					
4.875	104.567	104.539	104.515	103.780					
5.000	104.864	104.836	104.812	104.036					
5.125	105.312	105.284	105.260						
5.250	104.369	104.341	104.317						
5.375	104.619	104.591	104.567						
5.500	105.124	105.096	105.072						
5.625	105.386	105.358	105.334						

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



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
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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	101.308	101.242	101.192		2.750	99.378	99.362	99.350		
3.375	101.648	101.576	101.532		2.875	99.819	99.803	99.791		
3.500	102.032	101.867	101.828		3.000	100.250	100.234	100.221		
3.625	102.426	102.036	102.002		3.125	100.671	100.655	100.642		
3.750	102.297	102.210	102.182		3.250	101.086	101.071	101.058		
3.875	102.199	102.107	102.045		3.375	101.063	101.040	101.020		
4.000	102.451	102.354	102.296		3.500	101.489	101.465	101.446		
4.125	102.642	102.539	102.487		3.625	101.903	101.880	101.861		
4.250	102.835	102.728	102.681		3.750	102.330	102.307	102.288		
4.375	102.871	102.255	102.222		3.875	102.150	102.135	102.122		
4.500	102.953	102.554	102.534		4.000	102.481	102.466	102.453		
4.625	103.403	102.851	102.831		4.125	102.812	102.797	102.784		
4.750	103.257	103.153	103.133		4.250	103.163	103.147	103.135		
4.875	102.974	102.909	102.943		4.375	101.679	101.609	101.552		
5.000	103.471	103.234	103.268		4.500	102.016	101.946	101.889		
5.125	103.581	103.562	103.596		4.625	102.296	102.225	102.168		
5.250	103.920	103.901	103.934		4.750	102.558	102.488	102.430		
5.375	103.355	103.319	103.319		4.875					
5.500	103.236	103.076	102.964		5.000					
5.625	103.348	103.320	101.169		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 1/1/1	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	96.691	96.651	96.627	2.750	96.691	96.651	96.627
2.875	96.961	96.924	96.898	2.875	96.961	96.924	96.898
3.000	100.252	100.189	100.127	3.000	100.252	100.189	100.127
3.125	100.640	100.577	100.515	3.125	100.640	100.577	100.515
3.250	101.029	100.966	100.904	3.250	101.029	100.966	100.904
3.375	101.095	101.032	100.970	3.375	101.095	101.032	100.970
3.500	101.484	101.421	101.359	3.500	101.484	101.421	101.359
3.625	101.874	101.811	101.749	3.625	101.874	101.811	101.749
3.750	102.264	102.201	102.139	3.750	102.264	102.201	102.139
3.875	102.295	102.232	102.170	3.875	102.295	102.232	102.170
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	103.478	103.415	103.353	4.250	103.478	103.415	103.353
4.375	102.765	102.702	102.640	4.375	102.765	102.702	102.640
4.500	103.154	103.091	103.029	4.500	103.154	103.091	103.029
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	99.714	99.683	99.652		3.250	100.020	99.988	99.957		
3.375	100.302	100.271	100.240		3.375	100.481	100.450	100.419		
3.500	100.697	100.666	100.635		3.500	100.751	100.720	100.689		
3.625	101.128	101.097	101.066		3.625	101.227	101.196	101.165		
3.750	101.079	101.048	101.017		3.750	101.638	101.606	101.575		
3.875	101.569	101.538	101.506		3.875	101.997	101.966	101.934		
4.000	101.964	101.932	101.901		4.000	102.345	102.314	102.282		
4.125	102.228	102.197	102.165		4.125	102.524	102.493	102.461		
4.250	102.402	102.371	102.340		4.250	102.776	102.745	102.714		
4.375	102.752	102.721	102.689		4.375	103.064	103.033	103.002		
4.500	103.076	103.045	103.014		4.500	103.299	103.268	103.237		
4.625	103.180	103.149	103.118		4.625	103.534	103.502	103.471		
4.750	103.596	103.565	103.534		4.750	103.892	103.860	103.829		
4.875	103.965	103.934	103.902		4.875	104.198	104.167	104.135		
5.000					5.000	104.276	104.244	104.213		
5.125					5.125	104.508	104.477	104.446		
5.250					5.250	104.717	104.685	104.654		
5.375					5.375					
5.500					5.500					
5.625					5.625					

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

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

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

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

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

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

LPMI Adjustments - All LPMI Products									
> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	1.31	1.88	2.36	2.78	3.45	4.61	5.06	5.59
95%-90.01%	25%	1.2	1.69	2.1	2.48	3.08	4.05	4.43	4.88
90%-85.01%	25%	1.05	1.5	1.84	2.21	2.7	3.71	3.94	4.31
85% & Below	12%	0.53	0.64	0.75	0.86	1.01	1.35	1.5	1.61

≤ 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	1.13	1.7	2.18	2.5	3.17	4.22	4.67	5.2
95%-90.01%	25%	1.02	1.51	1.92	2.2	2.8	3.66	4.04	4.49
90%-85.01%	12%	0.53	0.72	0.91	1	1.22	1.6	1.75	1.94
85% & Below	6%	0.45	0.45	0.45	0.45	0.45	0.45	0.47	0.55

Premium Adjustments									
>45% DTI		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
	95.01%-97%	0.38	0.62	0.76	1.06	1.24	1.42	1.6	1.82
	90.01%-95%	0.35	0.44	0.57	0.72	1	1.12	1.27	1.53
	85.01%-90%	0.28	0.39	0.5	0.62	0.75	0.89	1.01	1.25
	80.01%-85%	0.11	0.17	0.22	0.3	0.38	0.42	0.44	0.49

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

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

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HomePossible						
	1022-00	Home Possible 30 Yr Fixed				
	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
		3.250	99.934	99.844	99.834	99.698
		3.375	100.551	100.458	100.449	100.322
		3.500	102.279	102.187	102.178	102.059
		3.625	102.504	102.415	102.405	102.292
		3.750	102.617	102.607	102.578	102.392
		3.875	103.062	103.061	103.032	102.863
		4.000	103.532	103.546	103.517	103.357
		4.125	103.520	103.521	103.492	103.327
		4.250	103.395	103.426	103.377	103.159
		4.375	103.652	103.680	103.631	103.418
		4.500	103.874	103.905	103.856	103.645
		4.625	103.870	103.901	103.852	103.646
		4.750	104.100	104.172	104.104	103.898
		4.875	104.364	104.437	104.369	104.167
		5.000	104.598	104.669	104.601	104.404
		5.125	104.930	104.995	104.907	104.708
		5.250	105.344	105.409	105.321	105.127
		5.375	105.528	105.593	105.505	105.314
		5.500	105.783	105.857	105.749	105.639
		5.625	106.372	106.445	106.338	106.233

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

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

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

Price Adjustments

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

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

Loans with Secondary Financing	
All Loans with Subordinate Financing	-0.500

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

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

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

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WesLend ARM																							
1700-77 Margin 2.25				5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25				7/1 LIBOR ARM Caps 5/2/5				1900-77 Margin 2.25				10/1 LIBOR ARM Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	99.141	99.105	99.089	2.750	99.217	99.175	99.154	2.750	99.131	99.087	99.067	2.750	99.131	99.087	99.067	2.750	99.131	99.087	99.067	2.750	99.131	99.087	99.067
2.875	99.429	99.394	99.373	2.875	99.581	99.541	99.515	2.875	99.544	99.504	99.478	2.875	99.544	99.504	99.478	2.875	99.544	99.504	99.478	2.875	99.544	99.504	99.478
3.000	99.715	99.682	99.656	3.000	99.943	99.906	99.874	3.000	99.956	99.919	99.888	3.000	99.956	99.919	99.888	3.000	99.956	99.919	99.888	3.000	99.956	99.919	99.888
3.125	100.002	99.970	99.938	3.125	100.303	100.269	100.232	3.125	100.366	100.332	100.296	3.125	100.366	100.332	100.296	3.125	100.366	100.332	100.296	3.125	100.366	100.332	100.296
3.250	100.283	100.239	100.198	3.250	100.653	100.621	100.579	3.250	100.663	100.630	100.589	3.250	100.663	100.630	100.589	3.250	100.663	100.630	100.589	3.250	100.663	100.630	100.589
3.375	100.545	100.500	100.458	3.375	101.005	100.975	100.928	3.375	100.946	100.915	100.869	3.375	100.946	100.915	100.869	3.375	100.946	100.915	100.869	3.375	100.946	100.915	100.869
3.500	100.800	100.766	100.719	3.500	101.358	101.330	101.278	3.500	101.229	101.199	101.148	3.500	101.229	101.199	101.148	3.500	101.229	101.199	101.148	3.500	101.229	101.199	101.148
3.625	101.061	101.033	100.980	3.625	101.711	101.686	101.628	3.625	101.512	101.483	101.427	3.625	101.512	101.483	101.427	3.625	101.512	101.483	101.427	3.625	101.512	101.483	101.427
3.750	101.283	101.255	101.198	3.750	101.969	101.945	101.882	3.750	101.797	101.770	101.709	3.750	101.797	101.770	101.709	3.750	101.797	101.770	101.709	3.750	101.797	101.770	101.709
3.875	101.504	101.476	101.413	3.875	102.219	102.195	102.127	3.875	102.089	102.063	101.996	3.875	102.089	102.063	101.996	3.875	102.089	102.063	101.996	3.875	102.089	102.063	101.996
4.000	101.726	101.697	101.630	4.000	102.469	102.446	102.372	4.000	102.379	102.355	102.283	4.000	102.379	102.355	102.283	4.000	102.379	102.355	102.283	4.000	102.379	102.355	102.283
4.125	101.945	101.916	101.843	4.125	102.718	102.695	102.617	4.125	102.668	102.645	102.567	4.125	102.668	102.645	102.567	4.125	102.668	102.645	102.567	4.125	102.668	102.645	102.567
4.250	101.916	101.871	101.828	4.250	102.390	102.345	102.303	4.250	102.417	102.372	102.330	4.250	102.417	102.372	102.330	4.250	102.417	102.372	102.330	4.250	102.417	102.372	102.330
4.375	102.034	101.989	101.947	4.375	100.256	100.228	100.204	4.375	99.652	99.539	102.536	4.375	99.652	99.539	102.536	4.375	99.652	99.539	102.536	4.375	99.652	99.539	102.536
4.500	102.276	102.232	102.189	4.500	100.512	100.484	100.460	4.500	99.777	99.659	99.564	4.500	99.777	99.659	99.564	4.500	99.777	99.659	99.564	4.500	99.777	99.659	99.564
4.625				4.625	100.692	100.664	100.640	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	\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other State	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

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WesLend ARM High Balance

1733-77 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	99.276	99.240	99.225	2.750	99.229	99.187	99.166	2.750	99.212	99.168	99.148
2.875	99.560	99.525	99.504	2.875	99.589	99.549	99.523	2.875	99.622	99.581	99.556
3.000	99.843	99.810	99.784	3.000	99.947	99.910	99.879	3.000	100.030	99.992	99.962
3.125	100.125	100.093	100.061	3.125	100.304	100.269	100.232	3.125	100.435	100.401	100.365
3.250	100.387	100.356	100.320	3.250	100.652	100.620	100.578	3.250	100.728	100.695	100.654
3.375	100.652	100.621	100.580	3.375	101.004	100.974	100.927	3.375	101.006	100.975	100.929
3.500	100.918	100.889	100.842	3.500	101.357	101.330	101.277	3.500	101.285	101.255	101.204
3.625	101.188	101.159	101.107	3.625	101.710	101.685	101.628	3.625	101.563	101.535	101.478
3.750	101.413	101.385	101.327	3.750	101.968	101.944	101.881	3.750	101.846	101.819	101.757
3.875	101.637	101.608	101.545	3.875	102.217	102.194	102.126	3.875	102.135	102.110	102.042
4.000	101.860	101.831	101.764	4.000	102.468	102.445	102.372	4.000	102.426	102.402	102.329
4.125	102.081	102.052	101.979	4.125	102.721	102.698	102.619	4.125	102.717	102.693	102.616
4.250	102.310	102.281	102.203	4.250	102.952	102.929	102.845	4.250	102.972	102.950	102.867
4.375	102.538	102.510	102.426	4.375	103.178	103.155	103.066	4.375	103.220	103.198	103.110
4.500	102.768	102.739	102.650	4.500	103.405	103.383	103.289	4.500	103.472	103.450	103.357
4.625	102.997	102.968	102.874	4.625	103.500	103.500	103.500	4.625	103.500	103.500	103.500
4.750	103.154	103.124	103.025	4.750				4.750			
4.875	103.299	103.268	103.164	4.875				4.875			
5.000	103.445	103.412	103.303	5.000				5.000			
5.125	103.500	103.500	103.443	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

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

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Max Lender Credit after Adjustments: 101.375

Loan Level Price Adjustments

	<=60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90
Purchase Special	0.375	0.375	0.375	0.375	0.250	0.000	0.000
>1.5mm-\$2.0mm	0.000	0.000	0.000	0.000	-0.500	-0.500	-0.500
>2.0mm-\$2.5mm	0.000	0.000	0.000	-0.250	-0.500	-0.500	-0.500
760+ Fico	0.500	0.375	0.250	0.000	-0.250	-0.375	-0.625
740-759 Fico	0.375	0.250	0.125	-0.125	-0.375	-0.750	-0.750
720-739 Fico	0.250	0.125	0.000	-0.500	-1.000	-1.000	-1.250
700-719 Fico	0.250	0.000	-0.250	-0.750	-1.250	-1.500	-1.750
680-699 Fico	0.125	-0.125	-0.375	-0.750	-1.250	-2.250	-2.500
Second Home	0.000	0.000	-0.500	-0.500	n/a	n/a	n/a
Investment Property	-1.000	-1.500	n/a	n/a	n/a	n/a	n/a
Condo	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
Cash Out Refi	-0.500	-0.500	-0.500	-1.500	n/a	n/a	n/a
2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	n/a	n/a
DTI >40	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
LTV > 80% w/No MI (in addition to above adjustments)							
No MI w/760+ Fico	n/a	n/a	n/a	n/a	n/a	-0.375	-1.000
No MI w/740-759 Fico	n/a	n/a	n/a	n/a	n/a	-0.375	-1.125
No MI w/720-739 Fico	n/a	n/a	n/a	n/a	n/a	-0.375	n/a