



Effective: 9/10/19 12:06 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	98.876	98.822	98.747	98.695	3.000	99.752	99.701	99.629	99.579	2.750	99.935	99.819	99.747	99.644
3.125	99.798	99.649	99.601	99.372	3.125	100.333	100.277	100.210	100.155	2.875	100.374	100.331	100.260	100.105
3.250	100.474	100.416	100.368	100.019	3.250	101.005	100.943	100.824	100.680	3.000	100.820	100.777	100.773	100.730
3.375	101.122	101.074	101.025	100.637	3.375	101.519	101.460	101.343	101.171	3.125	101.476	101.360	101.299	101.250
3.500	101.559	101.511	101.462	101.180	3.500	101.921	101.863	101.746	101.566	3.250	101.858	101.736	101.686	101.632
3.625	101.946	101.898	101.850	101.685	3.625	102.348	102.265	102.137	102.062	3.375	102.168	102.076	102.054	101.995
3.750	102.198	102.164	102.131	101.491	3.750	102.811	102.730	102.635	102.554	3.500	102.477	102.302	102.285	102.221
3.875	102.652	102.617	102.584	102.024	3.875	103.219	103.132	103.094	103.008	3.625	103.197	103.022	102.737	102.450
4.000	103.083	103.048	103.015	102.502	4.000	103.617	103.525	103.493	103.402	3.750	103.216	103.041	102.908	102.834
4.125	103.235	103.162	103.129	102.922	4.125	103.958	103.861	103.834	103.738	3.875	103.314	103.234	103.234	103.154
4.250	103.411	103.384	103.377	102.443	4.250	103.995	103.892	103.931	103.830	4.000	103.640	103.578	103.497	103.373
4.375	103.710	103.657	103.649	102.920	4.375	104.445	104.337	104.381	104.275	4.125	104.234	104.059	103.952	103.577
4.500	104.044	103.989	103.982	103.339	4.500	104.816	104.703	104.753	104.641	4.250	104.402	104.241	104.194	103.980
4.625	104.215	104.187	104.180	103.617	4.625	105.011	104.893	104.948	104.831	4.375	104.587	104.549	104.502	104.325
4.750	104.510	104.409	104.401	103.444	4.750	105.065	104.942	105.001	104.878	4.500	104.743	104.653	104.693	104.588
4.875	104.884	104.757	104.738	103.856	4.875	105.489	105.361	105.425	105.297	4.625	104.686	104.648	104.602	104.094
5.000	105.006	104.908	104.901	104.217	5.000	105.833	105.700	105.769	105.636	4.750	104.681	104.643	104.598	104.429
5.125	105.259	105.131	105.120	104.521	5.125	106.075	105.936	106.011	105.873	4.875	104.860	104.738	104.777	104.656
5.250	105.448	105.420	105.413	104.799	5.250	106.169	106.024	106.103	105.959	5.000	105.015	104.888	104.933	104.806
5.375	105.388	105.235	105.316	105.165	5.375	106.200	106.200	106.200	106.200	5.125	103.076	102.944	102.992	102.860
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	101.559	101.546	101.533	101.424	2.875	99.550	99.504	99.516	99.391
3.750	101.757	101.728	101.693	101.512	3.000	99.913	99.892	99.881	99.765
3.875	102.228	102.205	102.170	102.004	3.125	100.304	100.283	100.272	100.159
4.000	102.717	102.712	102.677	102.521	3.250	101.805	101.786	101.775	101.669
4.125	102.710	102.689	102.653	102.493	3.375	102.152	102.134	102.123	102.021
4.250	102.758	102.709	102.650	102.443	3.500	102.225	102.211	102.201	102.097
4.375	103.031	102.980	102.921	102.719	3.625	102.304	102.320	102.286	102.193
4.500	103.268	103.216	103.157	102.959	3.750	102.886	102.902	102.868	102.776
4.625	103.264	103.212	103.153	102.960	3.875	103.078	103.089	103.055	102.966
4.750	103.299	103.232	103.149	102.961	4.000	103.469	103.481	103.447	103.361
4.875	103.575	103.508	103.425	103.242	4.125	102.976	102.953	102.895	102.823
5.000	103.817	103.749	103.666	103.488	4.250	103.426	103.403	103.345	103.276
5.125	103.555	103.467	103.361	103.186	4.375	103.793	103.766	103.708	103.642
5.250	103.984	103.896	103.790	103.620	4.500	102.297	102.298	102.216	102.006
5.375	104.174	104.086	103.980	103.812	4.625	102.751	102.750	102.668	102.461
5.500	104.533	104.426	104.297	104.216	4.750				
5.625	104.433	104.326	104.197	104.120	4.875				
5.750	104.740	104.633	104.504	104.430	5.000				
5.875	104.999	104.892	104.763	104.692	5.125				
6.000	105.191	105.082	104.953	104.883	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	98.876	98.822	98.747	98.695	3.000	99.752	99.701	99.629	99.579	2.750	99.935	99.819	99.747	99.644	
3.125	99.798	99.649	99.601	99.372	3.125	100.333	100.277	100.210	100.155	2.875	100.374	100.331	100.260	100.105	
3.250	100.474	100.416	100.368	100.019	3.250	101.005	100.943	100.824	100.680	3.000	100.820	100.777	100.773	100.730	
3.375	101.122	101.074	101.025	100.637	3.375	101.519	101.460	101.343	101.171	3.125	101.476	101.360	101.299	101.250	
3.500	101.559	101.511	101.462	101.180	3.500	101.921	101.863	101.746	101.566	3.250	101.858	101.736	101.686	101.632	
3.625	101.946	101.898	101.850	101.685	3.625	102.348	102.265	102.137	102.062	3.375	102.168	102.076	102.054	101.995	
3.750	102.198	102.164	102.131	101.491	3.750	102.811	102.730	102.635	102.554	3.500	102.477	102.302	102.285	102.221	
3.875	102.652	102.617	102.584	102.024	3.875	103.219	103.132	103.094	103.008	3.625	103.197	103.022	102.737	102.450	
4.000	103.083	103.048	103.015	102.502	4.000	103.617	103.525	103.493	103.402	3.750	103.216	103.041	102.908	102.834	
4.125	103.235	103.162	103.129	102.922	4.125	103.958	103.861	103.834	103.738	3.875	103.314	103.234	103.234	103.154	
4.250	103.411	103.384	103.377	102.443	4.250	103.995	103.892	103.931	103.830	4.000	103.640	103.578	103.497	103.373	
4.375	103.710	103.657	103.649	102.920	4.375	104.445	104.337	104.381	104.275	4.125	104.234	104.059	103.952	103.577	
4.500	104.044	103.989	103.982	103.339	4.500	104.816	104.703	104.753	104.641	4.250	104.402	104.241	104.194	103.980	
4.625	104.215	104.187	104.180	103.617	4.625	105.011	104.893	104.948	104.831	4.375	104.587	104.549	104.502	104.325	
4.750	104.510	104.409	104.401	103.444	4.750	105.065	104.942	105.001	104.878	4.500	104.743	104.653	104.693	104.588	
4.875	104.884	104.757	104.738	103.856	4.875	105.489	105.361	105.425	105.297	4.625	104.686	104.648	104.602	104.094	
5.000	105.006	104.908	104.901	104.217	5.000	105.833	105.700	105.769	105.636	4.750	104.681	104.643	104.598	104.429	
5.125	105.259	105.131	105.120	104.521	5.125	106.075	105.936	106.011	105.873	4.875	104.860	104.738	104.777	104.656	
5.250	105.448	105.420	105.413	104.799	5.250	106.169	106.024	106.103	105.959	5.000	105.015	104.888	104.933	104.806	
5.375	105.388	105.235	105.316	105.165	5.375	106.200	106.200	106.200	106.200	5.125	103.076	102.944	102.992	102.860	

1400-99 1401-99															
Conventional 10 Yr Fixed					1008-05 1007-05					1308-05 1307-05					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.750	99.537	99.504	99.491	99.458	3.250	99.782	99.717	99.652	99.589	2.750	99.024	98.991	98.977	98.944	
2.875	100.006	99.969	99.960	99.922	3.375	100.404	100.334	100.275	100.207	2.875	99.491	99.452	99.444	99.405	
3.000	100.445	100.409	100.395	100.352	3.500	100.953	100.878	100.823	100.750	3.000	100.120	100.077	100.073	100.030	
3.125	101.040	100.962	100.883	100.740	3.625	101.463	101.383	101.334	101.255	3.125	100.646	100.597	100.599	100.550	
3.250	101.214	101.161	101.168	101.115	3.750	101.275	101.190	101.144	101.061	3.250	101.033	100.979	100.986	100.932	
3.375	101.545	101.486	101.466	101.407	3.875	101.814	101.723	101.683	101.594	3.375	101.401	101.341	101.354	101.295	
3.500	102.116	101.941	101.823	101.759	4.000	102.296	102.200	102.165	102.072	3.500	101.632	101.568	101.585	101.521	
3.625	102.773	102.598	102.404	102.118	4.125	102.722	102.621	102.591	102.492	3.625	101.899	101.830	101.820	101.750	
3.750	102.686	102.557	102.552	102.478	4.250	102.187	102.081	102.117	102.013	3.750	102.288	102.213	102.208	102.134	
3.875	102.856	102.777	102.777	102.698	4.375	102.669	102.558	102.599	102.490	3.875	102.614	102.534	102.534	102.454	
4.000	103.025	102.940	102.955	102.870	4.500	103.094	102.977	103.024	102.909	4.000	102.838	102.752	102.758	102.673	
4.125	103.873	103.698	103.638	103.215	4.625	103.377	103.255	103.307	103.187	4.125	103.017	102.927	102.967	102.877	
4.250	103.706	103.610	103.657	103.561	4.750	103.210	103.083	103.139	103.014	4.250	103.426	103.330	103.376	103.280	
4.375	103.931	103.830	103.882	103.782	4.875	103.628	103.496	103.557	103.426	4.375	103.775	103.674	103.726	103.625	
4.500	104.235	104.060	104.071	103.966	5.000	103.994	103.856	103.923	103.787	4.500	104.043	103.937	103.993	103.888	
4.625	104.153	104.067	104.072	103.961	5.125	104.302	104.160	104.231	104.091	4.625	103.588	103.476	103.505	103.394	
4.750	104.481	104.365	104.399	104.283	5.250	104.588	104.440	104.515	104.369	4.750	103.927	103.811	103.845	103.729	
4.875	104.689	104.568	104.608	104.487	5.375	104.958	104.805	104.886	104.735	4.875	104.160	104.038	104.077	103.956	
5.000	104.854	104.728	104.773	104.646	5.500	105.248	105.089	105.175	105.019	5.000	104.315	104.188	104.233	104.106	
5.125	102.570	102.438	102.487	102.356	5.625	105.500	105.486	105.500	105.382	5.125	102.376	102.244	102.292	102.160	

Extension and Re-lock Fees			
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 o									Conventional Adjusters	
	<=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	\$60,000-\$100,000	-0.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	\$100,001-\$125,000	-0.150
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	\$125,001+\$275,000	0.000
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	\$275,001+\$300,000	0.100
700 - 719	0.000	-0.500	-1.000	-1.250	-1.500	-1.000	-1.000	-1.500	Escrow Waiver (Except CA and NY)	-0.250
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	Investment Property LTV <=75	-2.125
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	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				Cash Out (All Terms)				
All Loans with Subordinate Financing					<=60	60.01 - 70	70.01 - 75	75.01 - 80
			-0.375	620 - 639	-0.625	-1.625	-1.625	-3.125
				640 - 659	-0.625	-1.625	-1.625	-2.625
				660 - 679	-0.625	-1.125	-1.125	-1.875
				680 - 699	-0.375	-1.125	-1.125	-1.750
				700 - 719	-0.375	-1.000	-1.000	-1.125
				720 - 739	-0.375	-1.000	-1.000	-1.125
				>=740	-0.375	-0.625	-0.625	-0.875

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



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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	99.821	99.673	99.625	98.869	3.250	98.959	98.904	98.814		2.750	99.439	99.402	99.366	
3.375	100.361	100.213	100.164	99.528	3.375	99.550	99.494	99.407		2.875	99.790	99.753	99.716	
3.500	100.732	100.584	100.536	100.104	3.500	100.077	100.024	99.940		3.000	100.215	100.179	100.142	
3.625	100.914	100.765	100.717	100.588	3.625	100.308	100.255	100.174		3.125	100.593	100.557	100.520	
3.750	101.505	101.420	101.374	101.291	3.750	100.726	100.647	100.523		3.250	100.869	100.833	100.796	
3.875	102.136	102.046	102.005	101.917	3.875	101.239	101.162	101.045		3.375	101.177	101.140	101.104	
4.000	102.648	102.552	102.517	102.423	4.000	101.764	101.689	101.576		3.500	101.536	101.500	101.463	
4.125	102.998	102.897	102.867	102.768	4.125	101.772	101.697	101.579		3.625	101.819	101.782	101.746	
4.250	102.507	102.401	102.437	102.333	4.250	101.809	101.717	101.597		3.750	102.048	102.012	101.975	
4.375	103.098	102.987	103.029	102.919	4.375	102.148	102.050	101.902		3.875	102.117	102.088	102.058	
4.500	103.556	103.440	103.486	103.372	4.500	102.402	102.305	102.160		4.000	102.390	102.360	102.331	
4.625	103.889	103.767	103.819	103.700	4.625	102.422	102.325	102.182		4.125	102.833	102.797	102.760	
4.750	103.390	103.263	103.319	103.194	4.750	102.446	102.337	102.186		4.250	102.932	102.902	102.873	
4.875	103.942	103.810	103.871	103.741	4.875	102.454	102.347	102.198		4.375	103.137	103.108	103.078	
5.000	104.372	104.235	104.301	104.165	5.000	102.696	102.590	102.441		4.500	103.158	103.129	103.099	
5.125	104.644	104.502	104.573	104.432	5.125	102.597	102.467	102.391		4.625	103.329	103.300	103.271	
					5.250	102.339	102.210	102.126		4.750	103.054	103.003	102.951	

1433-99
1453-99

Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.750	99.223	99.187	99.150	
2.875	99.574	99.537	99.501	
3.000	100.000	99.963	99.927	
3.125	100.378	100.341	100.304	
3.250	100.654	100.617	100.580	
3.375	100.961	100.925	100.888	
3.500	101.321	101.284	101.248	
3.625	101.603	101.567	101.530	
3.750	101.833	101.796	101.759	
3.875	101.901	101.872	101.843	
4.000	102.174	102.145	102.115	
4.125	102.618	102.581	102.544	
4.250	102.716	102.687	102.657	
4.375	102.921	102.892	102.863	
4.500	102.942	102.913	102.884	
4.625	103.114	103.084	103.055	
4.750	102.525	102.496	102.466	

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years o

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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



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WesLend Government																						
8000-99		6000-99		FHA/VA 25/30 Yr Fixed					8200-99		FHA/VA 20 Yr Fixed					8300-99		FHA/VA 15 Yr Fixed				
8100-99	6100-99	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day						
2.750	100.617	100.384	100.119				3.250	102.205	102.096	102.010	101.927	2.750	100.429	100.396	100.382	100.349						
2.875	101.074	100.893	100.684				3.375	102.602	102.532	102.439	102.372	2.875	100.814	100.776	100.767	100.729						
3.000	101.760	101.361	101.236				3.500	103.012	102.937	102.850	102.777	3.000	101.188	101.145	101.141	101.098						
3.125	102.391	101.866	101.772				3.625	103.447	103.367	103.285	103.207	3.125	101.563	101.514	101.516	101.467						
3.250	102.641	102.382	102.287	101.927			3.750	103.859	103.773	103.696	103.613	3.250	101.916	101.862	101.869	101.815						
3.375	103.142	102.687	102.439	102.372			3.875	103.359	103.268	103.258	103.169	3.375	102.320	102.050	102.029	101.970						
3.500	103.689	103.067	102.850	102.777			4.000	103.695	103.599	103.594	103.500	3.500	102.741	102.392	102.377	102.313						
3.625	104.151	103.367	103.285	103.207			4.125	104.126	104.059	104.020	103.896	3.625	103.158	102.720	102.710	102.640						
3.750	103.998	103.773	103.696	103.613			4.250	104.485	104.379	104.384	104.280	3.750	103.279	103.204	103.229	103.154						
3.875	104.037	103.799	103.258	103.169			4.375	103.748	103.686	103.647	103.536	3.875	103.663	103.535	103.565	103.485						
4.000	104.520	104.313	103.594	103.500			4.500	104.223	104.168	104.129	103.823	4.000	103.937	103.852	103.887	103.802						
4.125	104.930	104.498	104.020	103.896			4.625	104.717	104.662	104.623	104.224	4.125	104.246	104.155	104.196	104.106						
4.250	104.691	104.502	104.384	104.280			4.750	104.848	104.721	104.746	104.621	4.250	104.544	104.449	104.494	104.399						
4.375	104.623	104.503	103.647	103.536			4.875	104.434	104.406	104.382	103.945	4.375	104.617	104.516	104.534	104.434						
4.500	105.106	104.841	104.129	103.823			5.000	104.737	104.709	104.685	104.207	4.500	104.911	104.805	104.829	104.723						
4.625	105.550	105.053	104.623	104.224			5.125	105.186	105.158	105.134		4.625	104.769	104.724	104.685							
4.750	105.410	105.105	104.746	104.621			5.250	104.482	104.454	104.430		4.750	103.660	103.619	103.580							
4.875	105.713	105.107	104.382	103.945			5.375	104.734	104.706	104.682		4.875	104.028	103.986	103.947							
5.000	105.973	105.361	104.685	104.207			5.500	105.240	105.212	105.188		5.000	104.394	104.352	104.313							
5.125	106.357	105.369	105.134				5.625	105.501	105.473	105.449		5.125	104.758	104.717	104.678							

7000-99		USDA 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day		
3.250	102.152	102.087	101.990	101.927		
3.375	102.602	102.532	102.439	102.372		
3.500	103.012	102.937	102.850	102.777		
3.625	103.447	103.367	103.285	103.207		
3.750	103.859	103.773	103.696	103.613		
3.875	103.359	103.268	103.258	103.169		
4.000	103.695	103.599	103.594	103.500		
4.125	104.126	104.059	104.020	103.896		
4.250	104.485	104.379	104.384	104.280		
4.375	103.748	103.686	103.647	103.536		
4.500	104.223	104.168	104.129	103.823		
4.625	104.717	104.662	104.623	104.224		
4.750	104.848	104.721	104.746	104.621		
4.875	104.434	104.406	104.382	103.945		
5.000	104.737	104.709	104.685	104.207		
5.125	105.186	105.158	105.134			
5.250	104.482	104.454	104.430			
5.375	104.734	104.706	104.682			
5.500	105.240	105.212	105.188			
5.625	105.501	105.473	105.449			

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	101.133	101.068	100.971		2.750	99.278	99.262	99.249		
3.375	101.495	101.425	101.332		2.875	99.722	99.707	99.694		
3.500	101.810	101.735	101.648		3.000	100.157	100.141	100.129		
3.625	102.114	101.905	101.823		3.125	100.591	100.576	100.563		
3.750	102.233	102.075	101.998		3.250	101.011	100.995	100.983		
3.875	102.158	102.067	102.057		3.375	100.992	100.977	100.964		
4.000	102.421	102.325	102.320		3.500	101.407	101.391	101.379		
4.125	102.609	102.508	102.508		3.625	101.833	101.817	101.805		
4.250	102.799	102.693	102.698		3.750	102.246	102.231	102.218		
4.375	102.869	102.222	102.207		3.875	102.114	102.106	102.100		
4.500	102.877	102.525	102.505		4.000	102.494	102.486	102.480		
4.625	103.302	102.830	102.809		4.125	102.810	102.802	102.795		
4.750	103.227	103.129	103.109		4.250	103.135	103.128	103.121		
4.875	102.873	102.762	102.789		4.375	101.734	101.671	101.621		
5.000	103.376	103.086	103.113		4.500	102.112	102.050	101.999		
5.125	103.436	103.419	103.446		4.625	102.424	102.362	102.311		
5.250	103.772	103.755	103.782		4.750	102.686	102.624	102.573		
5.375	103.161	103.177	103.238		4.875					
5.500	103.190	103.032	103.085		5.000					
5.625	103.354	103.326	101.175		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	96.574	96.545	96.522	2.750	96.574	96.545	96.522
2.875	96.856	96.821	96.796	2.875	96.856	96.821	96.796
3.000	100.037	99.974	99.912	3.000	100.037	99.974	99.912
3.125	100.424	100.361	100.299	3.125	100.424	100.361	100.299
3.250	100.812	100.749	100.687	3.250	100.812	100.749	100.687
3.375	100.878	100.815	100.753	3.375	100.878	100.815	100.753
3.500	101.266	101.203	101.141	3.500	101.266	101.203	101.141
3.625	101.665	101.602	101.540	3.625	101.665	101.602	101.540
3.750	102.055	101.992	101.930	3.750	102.055	101.992	101.930
3.875	102.087	102.024	101.962	3.875	102.087	102.024	101.962
4.000	102.476	102.413	102.351	4.000	102.476	102.413	102.351
4.125	102.866	102.803	102.741	4.125	102.866	102.803	102.741
4.250	103.267	103.204	103.142	4.250	103.267	103.204	103.142
4.375	102.547	102.484	102.422	4.375	102.547	102.484	102.422
4.500	102.935	102.872	102.810	4.500	102.935	102.872	102.810
4.625	103.334	103.271	103.209	4.625	103.334	103.271	103.209
4.750	103.733	103.670	103.608	4.750	103.733	103.670	103.608
4.875				4.875			
5.000				5.000			
5.125				5.125			

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

FHA LTV/FICO

	<70	70 - 79.99	80 - 89.99	90 - 94.99	95 - 99.99	>= 100
< 600	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250
600 - 619	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875
620 - 639	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
640 - 659	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
660 - 679	0.000	0.000	0.000	0.000	0.000	0.000
680 - 699	0.125	0.125	0.125	0.125	0.125	0.125
700 - 719	0.125	0.125	0.125	0.125	0.125	0.125
720 - 39	0.125	0.125	0.125	0.125	0.125	0.125
> 740	0.125	0.125	0.125	0.125	0.125	0.125

VA LTV/FICO

	<70	70 - 79.99	80 - 89.99	90 - 94.99	95 - 99.99	>= 100
< 600	-2.375	-2.375	-2.375	-2.375	-2.500	-2.625
600 - 619	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
620 - 639	-1.000	-1.000	-0.875	-0.875	-0.975	-1.000
640 - 659	-0.375	-0.375	-0.375	-0.375	-0.475	-0.500
660 - 679	-0.125	-0.125	-0.125	-0.125	-0.225	-0.250
680 - 699	0.050	0.050	0.000	0.000	-0.100	-0.125
700 - 719	0.100	0.100	0.050	0.000	0.000	0.000
720 - 39	0.125	0.125	0.075	0.000	0.000	0.000
> 740	0.125	0.125	0.100	0.000	0.000	0.000

Loan Amount

<=\$50,000	-0.500
>\$50,000 and <=\$85,000	-0.250
>\$85,000 and <=\$110,000	0.000
>\$110,000 and <=\$150,000	0.000
>\$150,000 and <=\$175,000	0.000
>\$175,000 and <=\$250,000	0.050

State Adjustments

Zone 1: PA, TX	0.125
Zone 2: CT, FL, IA, IL, MI, OH, OK	0.100
Zone 3: AR, DE, GA, IN, KS, LA, MN, MO, MS, NC, ND, NH, NJ, NY, OR, SC, SD	0.050
Zone 4: AL, AZ, CO, DC, ID, KY, MA, MD, ME, MT, NM, RI, TN, UT, VA, VT, WA, WV	0.000
Zone 5: CA, NV	-0.125

*Adjustments to Total loan amount

Wholesale Fee Buyout Option Price Adjustor

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



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HomeReady										
1021-00 1024-00 Home Ready 30 Yr Fixed					1221-00 1224-00 Home Ready 20 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	99.311	99.280	99.248		3.250	99.685	99.654	99.623		
3.375	99.908	99.877	99.845		3.375	100.125	100.094	100.063		
3.500	100.310	100.279	100.248		3.500	100.531	100.500	100.469		
3.625	100.812	100.781	100.749		3.625	101.111	101.080	101.048		
3.750	101.034	101.003	100.972		3.750	101.530	101.499	101.467		
3.875	101.533	101.501	101.470		3.875	101.959	101.928	101.897		
4.000	101.936	101.905	101.874		4.000	102.315	102.284	102.253		
4.125	102.178	102.147	102.115		4.125	102.506	102.475	102.444		
4.250	102.327	102.296	102.265		4.250	102.708	102.677	102.646		
4.375	102.687	102.656	102.625		4.375	102.976	102.945	102.914		
4.500	103.025	102.993	102.962		4.500	103.221	103.190	103.159		
4.625	103.182	103.151	103.120		4.625	103.424	103.393	103.362		
4.750	103.569	103.538	103.506		4.750	103.793	103.762	103.730		
4.875	103.946	103.915	103.883		4.875	104.155	104.124	104.093		
5.000					5.000	104.238	104.207	104.176		
5.125					5.125	104.424	104.393	104.362		
5.250					5.250	104.731	104.700	104.668		
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	
Value	Adjustment
\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001+\$275,000	0.000
Escrow Waiver (Except CA and NY)	-0.250
Attached Condo >75 LTV & Term > 15y	-0.750

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

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

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

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

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

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

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HomePossible						
	1022-00 1028-00	Home Possible 30 Yr Fixed				
	Rate	15 Day	30 Day	45 Day	60 Day	
	3.250	99.488	99.477	99.465	99.331	
	3.375	100.124	100.113	100.101	99.973	
	3.500	101.879	101.866	101.854	101.736	
	3.625	102.121	102.108	102.095	101.986	
	3.750	102.320	102.291	102.256	102.075	
	3.875	102.791	102.768	102.733	102.567	
	4.000	103.280	103.275	103.240	103.084	
	4.125	103.273	103.252	103.216	103.056	
	4.250	103.316	103.267	103.208	103.001	
	4.375	103.588	103.537	103.478	103.276	
	4.500	103.825	103.773	103.714	103.516	
	4.625	103.821	103.769	103.710	103.517	
	4.750	104.132	104.065	103.982	103.794	
	4.875	104.408	104.341	104.258	104.075	
	5.000	104.650	104.582	104.499	104.321	
	5.125	104.955	104.867	104.761	104.586	
	5.250	105.383	105.295	105.189	105.019	
	5.375	105.574	105.486	105.380	105.212	
	5.500	105.933	105.826	105.697	105.616	
	5.625	106.535	106.428	106.299	106.222	

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

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

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

Price Adjustments

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

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

Loans with Secondary Financing	
All Loans with Subordinate Financing	-0.500

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

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

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

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WesLend ARM																							
1700-77 Margin 2.25				5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25				7/1 LIBOR ARM Caps 5/2/5				1900-77 Margin 2.25				10/1 LIBOR ARM Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	99.019	98.990	98.977	2.750	99.070	99.036	99.018	2.750	98.916	98.882	98.864												
2.875	99.318	99.283	99.265	2.875	99.443	99.403	99.380	2.875	99.345	99.306	99.283												
3.000	99.615	99.575	99.551	3.000	99.813	99.769	99.740	3.000	99.772	99.727	99.699												
3.125	99.912	99.867	99.838	3.125	100.182	100.132	100.099	3.125	100.196	100.147	100.113												
3.250	100.193	100.143	100.109	3.250	100.549	100.494	100.455	3.250	100.499	100.445	100.406												
3.375	100.476	100.420	100.381	3.375	100.918	100.858	100.814	3.375	100.787	100.727	100.683												
3.500	100.759	100.699	100.654	3.500	101.289	101.223	101.174	3.500	101.074	101.009	100.960												
3.625	101.043	100.977	100.927	3.625	101.659	101.589	101.534	3.625	101.361	101.290	101.236												
3.750	101.269	101.198	101.143	3.750	101.919	101.844	101.784	3.750	101.652	101.576	101.517												
3.875	101.492	101.415	101.355	3.875	102.168	102.087	102.023	3.875	101.949	101.868	101.803												
4.000	101.715	101.634	101.568	4.000	102.417	102.331	102.261	4.000	102.245	102.159	102.089	102.037											
4.125	101.936	101.849	101.779	4.125	102.665	102.574	102.499	4.125	102.538	102.447	102.372	102.319											
4.250	101.765	101.721	101.679	4.250	102.240	102.196	102.154	4.250	102.210	102.166	102.124												
4.375	101.876	101.832	101.789	4.375	102.437	102.393	102.350	4.375	102.417	102.373	102.330												
4.500	102.123	102.079	102.036	4.500	100.424	100.396	100.372	4.500	102.516	102.472	102.429												
				4.625	100.598	100.570	100.546																

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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

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WesLend ARM High Balance

1733-77 Margin 2.25 5/1 LIBOR ARM High Balance Caps 2/2/5				1833-77 Margin 2.25 7/1 LIBOR ARM High Balance Caps 5/2/5				1933-77 Margin 2.25 10/1 LIBOR ARM High Balance Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	99.323	99.294	99.280	2.750	99.354	99.320	99.302	2.750	99.219	99.185	99.168
2.875	99.617	99.582	99.564	2.875	99.723	99.684	99.660	2.875	99.645	99.605	99.582
3.000	99.910	99.870	99.847	3.000	100.090	100.045	100.017	3.000	100.068	100.024	99.995
3.125	100.201	100.156	100.128	3.125	100.454	100.404	100.371	3.125	100.489	100.440	100.406
3.250	100.481	100.431	100.397	3.250	100.819	100.764	100.726	3.250	100.788	100.733	100.695
3.375	100.763	100.708	100.668	3.375	101.188	101.128	101.084	3.375	101.071	101.011	100.967
3.500	101.047	100.986	100.941	3.500	101.558	101.493	101.444	3.500	101.354	101.288	101.239
3.625	101.333	101.268	101.218	3.625	101.928	101.858	101.803	3.625	101.635	101.565	101.511
3.750	101.562	101.491	101.437	3.750	102.187	102.111	102.052	3.750	101.922	101.847	101.787
3.875	101.788	101.711	101.651	3.875	102.435	102.355	102.290	3.875	102.216	102.136	102.071
4.000	102.013	101.932	101.866	4.000	102.685	102.599	102.529	4.000	102.512	102.425	102.356
4.125	102.236	102.149	102.078	4.125	102.936	102.844	102.769	4.125	102.806	102.715	102.640
4.250	102.473	102.381	102.305	4.250	103.174	103.077	102.997	4.250	103.077	102.981	102.900
4.375	102.711	102.614	102.533	4.375	103.408	103.307	103.221	4.375	103.343	103.241	103.155
4.500	102.951	102.848	102.762	4.500	103.500	103.500	103.447	4.500	103.500	103.500	103.414
4.625	103.189	103.082	102.990	4.625	103.500	103.500	103.500	4.625	103.500	103.500	103.500
4.750	103.356	103.244	103.147	4.750				4.750			
4.875	103.500	103.393	103.291	4.875				4.875			
5.000	103.500	103.500	103.436	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

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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