



Effective: 9/12/19 12:13 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 1101-01					1201-01					1301-01				
FHLMC 25/30 Yr Fixed					FHLMC 20 Yr Fixed					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	98.788	98.733	98.565	98.512	3.000	99.791	99.740	99.575	99.525	2.750	99.678	99.633	99.580	99.546
3.125	99.769	99.620	99.572	99.199	3.125	100.381	100.325	100.164	100.109	2.875	100.178	100.135	100.051	100.012
3.250	100.455	100.328	100.279	99.856	3.250	100.924	100.862	100.707	100.647	3.000	100.766	100.722	100.688	100.644
3.375	101.080	101.013	100.964	100.474	3.375	101.431	101.364	101.214	101.148	3.125	101.298	101.249	101.220	101.171
3.500	101.507	101.456	101.408	101.034	3.500	101.856	101.784	101.639	101.568	3.250	101.761	101.636	101.613	101.558
3.625	101.943	101.854	101.805	101.554	3.625	102.254	102.177	102.130	102.054	3.375	102.078	102.008	101.989	101.930
3.750	102.133	102.098	102.052	101.457	3.750	102.767	102.685	102.643	102.561	3.500	102.391	102.243	102.230	102.165
3.875	102.610	102.546	102.499	102.003	3.875	103.245	103.158	103.121	103.034	3.625	103.153	102.978	102.907	102.825
4.000	103.051	103.017	102.970	102.508	4.000	103.656	103.563	103.531	103.440	3.750	103.159	102.984	102.900	102.825
4.125	103.317	103.183	103.142	102.948	4.125	104.008	103.910	103.884	103.787	3.875	103.283	103.202	103.234	103.154
4.250	103.488	103.402	103.392	102.513	4.250	104.138	104.035	104.075	103.973	4.000	103.582	103.466	103.467	103.381
4.375	103.867	103.740	103.721	103.005	4.375	104.611	104.503	104.548	104.441	4.125	104.224	104.049	103.915	103.529
4.500	104.224	104.096	104.078	103.426	4.500	104.979	104.865	104.915	104.803	4.250	104.373	104.198	104.038	103.942
4.625	104.342	104.244	104.233	103.710	4.625	105.174	105.055	105.111	104.993	4.375	104.434	104.386	104.384	104.283
4.750	104.633	104.506	104.491	103.501	4.750	105.188	105.064	105.123	105.000	4.500	104.690	104.583	104.640	104.534
4.875	105.015	104.888	104.873	103.922	4.875	105.627	105.498	105.562	105.434	4.625	104.529	104.489	104.449	104.023
5.000	105.239	105.112	105.097	104.279	5.000	105.944	105.810	105.879	105.746	4.750	104.560	104.485	104.478	104.361
5.125	105.464	105.337	105.322	104.587	5.125	106.178	106.038	106.113	105.974	4.875	104.795	104.673	104.713	104.590
5.250	105.459	105.432	105.379	104.846	5.250	106.200	106.112	106.191	106.047	5.000	104.961	104.834	104.879	104.751
5.375	105.445	105.291	105.372	105.221	5.375	106.200	106.200	106.200	106.200	5.125	103.011	102.879	102.927	102.795
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 or

	<=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
\$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									
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	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
3.250	98.535	98.518	98.497	98.410	2.875	99.349	99.299	99.299	99.177
3.375	99.178	99.161	99.141	99.058	3.000	99.859	99.836	99.817	99.711
3.500	100.921	100.903	100.883	100.805	3.125	100.149	100.126	100.107	100.002
3.625	101.177	101.160	101.140	101.068	3.250	101.618	101.595	101.576	101.477
3.750	101.535	101.501	101.462	101.413	3.375	101.967	101.947	101.928	101.832
3.875	102.021	101.987	101.947	101.908	3.500	102.062	102.047	102.028	101.930
4.000	102.524	102.490	102.450	102.420	3.625	102.205	102.222	102.184	102.098
4.125	102.526	102.492	102.453	102.414	3.750	102.799	102.814	102.776	102.692
4.250	102.775	102.724	102.665	102.682	3.875	102.958	102.970	102.932	102.848
4.375	103.056	103.005	102.946	102.964	4.000	103.358	103.367	103.329	103.246
4.500	103.303	103.252	103.193	103.215	4.125	102.872	102.851	102.793	102.727
4.625	103.312	103.261	103.202	103.224	4.250	103.328	103.306	103.247	103.183
4.750	103.401	103.333	103.254	103.303	4.375	103.680	103.657	103.599	103.533
4.875	103.664	103.596	103.518	103.570	4.500	102.181	102.095	102.016	101.814
5.000	103.906	103.838	103.760	103.818	4.625	102.636	102.546	102.468	102.266
5.125	103.649	103.564	103.466	103.390	4.750				
5.250	104.081	103.996	103.897	103.825	4.875				
5.375	104.286	104.185	104.067	104.099	5.000				
5.500	104.544	104.442	104.325	104.356	5.125				
5.625	104.444	104.342	104.224	104.262	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 > 15y	-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 States	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



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

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WesLend 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	99.852	99.704	99.656	98.756	3.250	98.527	98.477	98.393		2.750	99.355	99.311	99.269	
3.375	100.420	100.272	100.224	99.414	3.375	99.134	99.086	99.009		2.875	99.709	99.665	99.623	
3.500	100.820	100.672	100.624	99.999	3.500	99.656	99.609	99.541		3.000	100.141	100.097	100.055	
3.625	101.011	100.862	100.814	100.607	3.625	99.906	99.861	99.799		3.125	100.526	100.482	100.440	
3.750	101.525	101.439	101.394	101.310	3.750	100.441	100.380	100.311		3.250	100.850	100.820	100.792	
3.875	102.158	102.067	102.027	101.938	3.875	100.969	100.910	100.853		3.375	101.161	101.132	101.103	
4.000	102.687	102.591	102.556	102.462	4.000	101.492	101.436	101.389		3.500	101.501	101.472	101.443	
4.125	103.066	102.964	102.935	102.835	4.125	101.521	101.464	101.411		3.625	101.795	101.766	101.737	
4.250	102.635	102.529	102.565	102.461	4.250	101.774	101.717	101.667		3.750	102.057	102.027	101.999	
4.375	103.225	103.113	103.155	103.045	4.375	102.154	102.099	102.053		3.875	102.090	102.061	102.033	
4.500	103.681	103.564	103.611	103.496	4.500	102.418	102.369	102.329		4.000	102.342	102.312	102.285	
4.625	104.021	103.898	103.951	103.830	4.625	102.441	102.396	102.357		4.125	102.846	102.817	102.788	
4.750	103.499	103.371	103.428	103.302	4.750	102.479	102.447	102.422		4.250	102.905	102.876	102.848	
4.875	104.050	103.917	103.978	103.848	4.875	102.485	102.453	102.429		4.375	103.118	103.089	103.061	
5.000	104.478	104.340	104.407	104.271	5.000	102.749	102.716	102.692		4.500	103.193	103.164	103.137	
5.125	104.757	104.614	104.686	104.544	5.125	102.907	102.863	102.817		4.625	103.349	103.320	103.293	
					5.250	102.644	102.604	102.563		4.750	102.887	102.834	102.791	

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.750	99.140	99.096	99.053	
2.875	99.494	99.450	99.407	
3.000	99.926	99.882	99.839	
3.125	100.310	100.266	100.224	
3.250	100.634	100.605	100.576	
3.375	100.946	100.916	100.888	
3.500	101.286	101.256	101.228	
3.625	101.579	101.550	101.521	
3.750	101.841	101.812	101.783	
3.875	101.875	101.845	101.817	
4.000	102.126	102.097	102.069	
4.125	102.630	102.601	102.573	
4.250	102.689	102.660	102.632	
4.375	102.903	102.873	102.846	
4.500	102.978	102.949	102.921	
4.625	103.134	103.104	103.077	
4.750	102.508	102.471	102.436	

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

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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



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

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WesLend Government

8000-99 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	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	100.567	100.384	100.211		3.250	102.222	102.157	102.059	101.996	2.750	100.369	100.335	100.290	100.257																				
2.875	101.136	100.908	100.779		3.375	102.673	102.602	102.510	102.442	2.875	100.753	100.714	100.675	100.636																				
3.000	101.681	101.454	101.325		3.500	103.094	103.018	102.931	102.858	3.000	101.128	101.084	101.050	101.006																				
3.125	102.278	101.997	101.868		3.625	103.551	103.471	103.389	103.311	3.125	101.513	101.463	101.434	101.385																				
3.250	102.751	102.523	102.394	101.996	3.750	103.982	103.896	103.820	103.736	3.250	101.877	101.822	101.798	101.744																				
3.375	102.980	102.687	102.510	102.442	3.875	103.533	103.442	103.432	103.343	3.375	102.288	101.987	101.998	101.939																				
3.500	103.542	103.067	102.931	102.858	4.000	103.877	103.781	103.776	103.682	3.500	102.710	102.333	102.349	102.285																				
3.625	104.019	103.471	103.389	103.311	4.125	104.299	104.198	104.198	104.099	3.625	103.127	102.674	102.696	102.626																				
3.750	103.982	103.896	103.820	103.736	4.250	104.719	104.612	104.618	104.513	3.750	103.214	103.139	103.164	103.089																				
3.875	104.012	103.799	103.432	103.343	4.375	103.828	103.716	103.725	103.615	3.875	103.601	103.472	103.503	103.422																				
4.000	104.505	104.313	103.776	103.682	4.500	104.231	104.179	104.140	103.908	4.000	103.878	103.792	103.828	103.742																				
4.125	104.925	104.498	104.198	104.099	4.625	104.716	104.664	104.624	104.325	4.125	104.197	104.106	104.147	104.056																				
4.250	104.719	104.612	104.618	104.513	4.750	104.965	104.837	104.862	104.737	4.250	104.504	104.408	104.455	104.359																				
4.375	104.649	104.503	103.725	103.615	4.875	104.465	104.437	104.413	104.032	4.375	104.551	104.450	104.469	104.368																				
4.500	105.123	104.841	104.140	103.908	5.000	104.788	104.760	104.736	104.289	4.500	104.847	104.740	104.764	104.658																				
4.625	105.558	105.053	104.624	104.325	5.125	105.249	105.221	105.197		4.625	104.738	104.697	104.658																					
4.750	105.411	105.105	104.862	104.737	5.250	104.425	104.397	104.372		4.750	103.624	103.584	103.545																					
4.875	105.706	105.107	104.413	104.032	5.375	104.679	104.651	104.627		4.875	103.991	103.952	103.913																					
5.000	105.962	105.361	104.736	104.289	5.500	105.187	105.159	105.134		5.000	104.357	104.318	104.279																					
5.125	106.341	105.369	105.197		5.625	105.448	105.420	105.396		5.125	104.721	104.682	104.643																					
7000-99					USDA 30 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	Rate	15 Day	30 Day	45 Day	60 Day															
3.250	102.222	102.157	102.059	101.996																														
3.375	102.673	102.602	102.510	102.442																														
3.500	103.094	103.018	102.931	102.858																														
3.625	103.551	103.471	103.389	103.311																														
3.750	103.982	103.896	103.820	103.736																														
3.875	103.533	103.442	103.432	103.343																														
4.000	103.877	103.781	103.776	103.682																														
4.125	104.299	104.198	104.198	104.099																														
4.250	104.719	104.612	104.618	104.513																														
4.375	103.828	103.716	103.725	103.615																														
4.500	104.231	104.179	104.140	103.908																														
4.625	104.716	104.664	104.624	104.325																														
4.750	104.965	104.837	104.862	104.737																														
4.875	104.465	104.437	104.413	104.032																														
5.000	104.788	104.760	104.736	104.289																														
5.125	105.249	105.221	105.197																															
5.250	104.425	104.397	104.372																															
5.375	104.679	104.651	104.627																															
5.500	105.187	105.159	105.134																															
5.625	105.448	105.420	105.396																															

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
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 3

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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	101.222	101.048	100.951		2.750	99.209	99.178	99.146		
3.375	101.484	101.414	101.322		2.875	99.667	99.635	99.603		
3.500	101.819	101.744	101.657		3.000	100.104	100.072	100.040		
3.625	102.052	101.918	101.865		3.125	100.531	100.499	100.467		
3.750	102.258	102.118	102.071		3.250	100.948	100.917	100.884		
3.875	102.119	102.028	102.018		3.375	100.930	100.906	100.880		
4.000	102.389	102.292	102.287		3.500	101.346	101.322	101.296		
4.125	102.576	102.474	102.475		3.625	101.770	101.747	101.721		
4.250	102.814	102.703	102.676		3.750	102.185	102.161	102.135		
4.375	102.711	102.224	102.210		3.875	102.049	102.033	102.013		
4.500	102.775	102.517	102.504		4.000	102.478	102.463	102.443		
4.625	103.210	102.839	102.826		4.125	102.806	102.790	102.770		
4.750	103.209	103.116	103.103		4.250	103.105	103.090	103.069		
4.875	102.793	102.766	102.786		4.375	101.707	101.645	101.589		
5.000	103.283	103.090	103.111		4.500	102.073	102.011	101.955		
5.125	103.084	102.941	102.980		4.625	102.433	102.370	102.315		
5.250	103.283	103.135	103.179		4.750	102.717	102.655	102.599		
5.375	102.182	102.154	100.003		4.875					
5.500	103.209	103.050	103.104		5.000					
5.625	103.201	103.173	101.022		5.125					

Streamline/IRRRL Product Codes			
8038-99	FHA 30 Year Fixed High Balance Streamline	6038-99	VA 30 Year High Balance IRRRL
8338-99	FHA 15 Year Fixed High Balance Streamline		

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

Price Adjustments

FICO Adjustments	
580 - 599	-2.500
600 - 619	-2.000
620 - 639	-1.250
640 - 659	-0.375
660 - 679	-0.250
680 - 699	0.000
> 700	0.000

Government Adjusters	
VA Loan	-0.250
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000

State Adjustments	
Zone 1: NY	-0.100
Zone 2: NV, UT	-0.050
Zone 3: CO, GA, HI, ID, MA, MD, NC	0.000
Zone 4: AL, AZ, CT, DC, IN, ME, MI, MN, MO, NE, NJ	0.050
Zone 5: IA, IL, KS, LA, NH, NM, OH, OK, OR, WA, RI, SC, TN, VA	0.100
Zone 6: AR, FL, MT, PA	0.150

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

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WesLend Government ARM

8700-99 FHA 5/1 ARM				6700-99 VA 5/1 ARM			
Margin 2.000	Caps 1/1!	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	96.435	96.405	96.362	2.750	96.435	96.405	96.362
2.875	96.717	96.682	96.645	2.875	96.717	96.682	96.645
3.000	99.953	99.890	99.828	3.000	99.953	99.890	99.828
3.125	100.340	100.277	100.215	3.125	100.340	100.277	100.215
3.250	100.728	100.665	100.603	3.250	100.728	100.665	100.603
3.375	100.794	100.731	100.669	3.375	100.794	100.731	100.669
3.500	101.183	101.120	101.058	3.500	101.183	101.120	101.058
3.625	101.571	101.508	101.446	3.625	101.571	101.508	101.446
3.750	101.961	101.898	101.836	3.750	101.961	101.898	101.836
3.875	101.993	101.930	101.868	3.875	101.993	101.930	101.868
4.000	102.393	102.330	102.268	4.000	102.393	102.330	102.268
4.125	102.783	102.720	102.658	4.125	102.783	102.720	102.658
4.250	103.174	103.111	103.049	4.250	103.174	103.111	103.049
4.375	102.454	102.391	102.329	4.375	102.454	102.391	102.329
4.500	102.853	102.790	102.728	4.500	102.853	102.790	102.728
4.625	103.241	103.178	103.116	4.625	103.241	103.178	103.116
4.750	103.640	103.577	103.515	4.750	103.640	103.577	103.515
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 Home Ready 30 Yr Fixed					1221-00 Home Ready 20 Yr Fixed						
1024-00	Rate	15 Day	30 Day	45 Day	60 Day	1224-00	Rate	15 Day	30 Day	45 Day	60 Day
	3.250	98.918	98.879	98.840		3.250	99.166	99.127	99.088		
	3.375	99.545	99.506	99.466		3.375	99.771	99.732	99.693		
	3.500	99.975	99.936	99.896		3.500	100.196	100.157	100.118		
	3.625	100.491	100.452	100.413		3.625	100.785	100.746	100.707		
	3.750	100.701	100.662	100.623		3.750	101.213	101.174	101.135		
	3.875	101.214	101.175	101.136		3.875	101.653	101.614	101.575		
	4.000	101.636	101.597	101.558		4.000	102.027	101.988	101.949		
	4.125	102.004	101.965	101.926		4.125	102.228	102.189	102.150		
	4.250	102.328	102.289	102.250		4.250	102.600	102.561	102.522		
	4.375	102.709	102.670	102.631		4.375	102.994	102.955	102.916		
	4.500	103.068	103.029	102.990		4.500	103.259	103.220	103.181		
	4.625	103.204	103.165	103.126		4.625	103.465	103.426	103.387		
	4.750	103.606	103.567	103.528		4.750	103.849	103.810	103.771		
	4.875	103.991	103.952	103.912		4.875	104.200	104.161	104.122		
	5.000					5.000	104.382	104.343	104.304		
	5.125					5.125	104.500	104.461	104.422		
	5.250					5.250	104.624	104.585	104.546		
	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	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 > 15y	-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

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 1028-00	Home Possible 30 Yr Fixed				
	Rate	15 Day	30 Day	45 Day	60 Day	
	3.250	99.097	99.080	99.059	98.972	
	3.375	99.740	99.723	99.703	99.620	
	3.500	101.484	101.466	101.446	101.368	
	3.625	101.739	101.722	101.702	101.630	
	3.750	102.098	102.064	102.025	101.976	
	3.875	102.584	102.550	102.510	102.471	
	4.000	103.087	103.053	103.013	102.983	
	4.125	103.089	103.055	103.016	102.977	
	4.250	103.333	103.282	103.223	103.240	
	4.375	103.613	103.562	103.503	103.521	
	4.500	103.860	103.809	103.750	103.772	
	4.625	103.869	103.818	103.759	103.781	
	4.750	104.234	104.166	104.087	104.136	
	4.875	104.497	104.429	104.351	104.403	
	5.000	104.739	104.671	104.593	104.651	
	5.125	105.049	104.964	104.866	104.790	
	5.250	105.480	105.395	105.296	105.224	
	5.375	105.686	105.585	105.467	105.499	
	5.500	105.944	105.842	105.725	105.756	
	5.625	106.546	106.444	106.326	106.364	

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	Rate	Re-Lock	Rate
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 > 15y	-0.750

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.500
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LPMI Adjustments - All LPMI Products

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

State Adjustments

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

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

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WesLend ARM																								
1700-77 Margin 2.25				5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25				7/1 LIBOR ARM Caps 5/2/5				1900-77 Margin 2.25				10/1 LIBOR ARM Caps 5/2/5				
Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day		
2.750	98.797	98.797	98.767	98.744	2.750	98.836	98.802	98.773	2.750	98.930	98.896	98.867	2.750	98.930	98.896	98.867	2.750	98.930	98.896	98.867	2.750	98.930	98.896	98.867
2.875	99.107	99.107	99.072	99.048	2.875	99.237	99.197	99.168	2.875	99.308	99.269	99.240	2.875	99.308	99.269	99.240	2.875	99.308	99.269	99.240	2.875	99.308	99.269	99.240
3.000	99.416	99.416	99.376	99.350	3.000	99.636	99.591	99.562	3.000	99.684	99.639	99.611	3.000	99.684	99.639	99.611	3.000	99.684	99.639	99.611	3.000	99.684	99.639	99.611
3.125	99.723	99.723	99.677	99.651	3.125	100.031	99.981	99.953	3.125	100.057	100.007	99.978	3.125	100.057	100.007	99.978	3.125	100.057	100.007	99.978	3.125	100.057	100.007	99.978
3.250	100.032	100.032	99.982	99.954	3.250	100.414	100.358	100.330	3.250	100.373	100.318	100.288	3.250	100.373	100.318	100.288	3.250	100.373	100.318	100.288	3.250	100.373	100.318	100.288
3.375	100.342	100.342	100.287	100.258	3.375	100.795	100.734	100.706	3.375	100.681	100.621	100.590	3.375	100.681	100.621	100.590	3.375	100.681	100.621	100.590	3.375	100.681	100.621	100.590
3.500	100.653	100.653	100.592	100.561	3.500	101.176	101.111	101.083	3.500	100.988	100.922	100.890	3.500	100.988	100.922	100.890	3.500	100.988	100.922	100.890	3.500	100.988	100.922	100.890
3.625	100.965	100.965	100.899	100.867	3.625	101.560	101.489	101.461	3.625	101.296	101.225	101.192	3.625	101.296	101.225	101.192	3.625	101.296	101.225	101.192	3.625	101.296	101.225	101.192
3.750	101.185	101.185	101.113	101.079	3.750	101.824	101.748	101.718	3.750	101.619	101.543	101.509	3.750	101.619	101.543	101.509	3.750	101.619	101.543	101.509	3.750	101.619	101.543	101.509
3.875	101.392	101.392	101.315	101.277	3.875	102.071	101.989	101.957	3.875	101.944	101.862	101.827	3.875	101.944	101.862	101.827	3.875	101.944	101.862	101.827	3.875	101.944	101.862	101.827
4.000	101.596	101.596	101.514	101.473	4.000	102.316	102.229	102.195	4.000	102.265	102.179	102.142	4.000	102.265	102.179	102.142	4.000	102.265	102.179	102.142	4.000	102.265	102.179	102.142
4.125	101.801	101.801	101.713	101.670	4.125	102.562	102.470	102.433	4.125	102.586	102.495	102.457	4.125	102.586	102.495	102.457	4.125	102.586	102.495	102.457	4.125	102.586	102.495	102.457
4.250	101.643	101.643	101.600	101.557	4.250	102.103	102.059	102.017	4.250	102.039	101.996	101.953	4.250	102.039	101.996	101.953	4.250	102.039	101.996	101.953	4.250	102.039	101.996	101.953
4.375	101.755	101.755	101.711	101.669	4.375	102.300	102.257	102.214	4.375	102.246	102.203	102.160	4.375	102.246	102.203	102.160	4.375	102.246	102.203	102.160	4.375	102.246	102.203	102.160
4.500	102.003	102.003	101.959	101.917	4.500	102.434	102.390	102.348	4.500	102.347	102.303	102.261	4.500	102.347	102.303	102.261	4.500	102.347	102.303	102.261	4.500	102.347	102.303	102.261
4.625					4.625	100.539	100.511	100.487	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	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

	Wholesale Fee Buyout Option Price Adjustor									
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$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 5/1 LIBOR ARM High Balance				1833-77 7/1 LIBOR ARM High Balance				1933-77 10/1 LIBOR ARM High Balance			
Margin 2.25 Caps 2/2/5				Margin 2.25 Caps 5/2/5				Margin 2.25 Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	99.151	99.121	99.098	2.750	99.170	99.135	99.106	2.750	99.283	99.249	99.220
2.875	99.457	99.422	99.398	2.875	99.567	99.527	99.499	2.875	99.659	99.619	99.590
3.000	99.760	99.720	99.695	3.000	99.962	99.917	99.889	3.000	100.032	99.987	99.958
3.125	100.064	100.019	99.992	3.125	100.355	100.305	100.277	3.125	100.401	100.351	100.322
3.250	100.372	100.322	100.294	3.250	100.736	100.681	100.653	3.250	100.714	100.658	100.629
3.375	100.682	100.626	100.597	3.375	101.116	101.056	101.028	3.375	101.017	100.956	100.926
3.500	100.995	100.933	100.903	3.500	101.497	101.431	101.403	3.500	101.319	101.253	101.221
3.625	101.309	101.243	101.212	3.625	101.878	101.807	101.779	3.625	101.622	101.551	101.518
3.750	101.531	101.459	101.425	3.750	102.141	102.065	102.035	3.750	101.942	101.866	101.831
3.875	101.740	101.663	101.625	3.875	102.387	102.306	102.274	3.875	102.264	102.182	102.147
4.000	101.945	101.863	101.822	4.000	102.635	102.548	102.513	4.000	102.584	102.498	102.462
4.125	102.151	102.064	102.020	4.125	102.883	102.791	102.754	4.125	102.906	102.815	102.777
4.250	102.393	102.300	102.254	4.250	103.087	102.990	102.950	4.250	103.127	103.030	102.990
4.375	102.640	102.542	102.493	4.375	103.287	103.185	103.141	4.375	103.336	103.234	103.191
4.500	102.886	102.783	102.731	4.500	103.488	103.380	103.333	4.500	103.500	103.441	103.394
4.625	103.132	103.024	102.970	4.625	103.500	103.500	103.500	4.625	103.500	103.500	103.500
4.750	103.268	103.155	103.096	4.750				4.750			
4.875	103.389	103.271	103.208	4.875				4.875			
5.000	103.500	103.388	103.320	5.000				5.000			
5.125	103.500	103.500	103.433	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 > 15y	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000
HighBal ARM LTV/CLTV <=75	-0.750
HighBal ARM LTV/CTV >75	-1.500

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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



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

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Effective: 9/12/19 12:13 PM

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

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

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Max Lender Credit after Adjustments: 101.375

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