



Effective: 9/13/19 2:24 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.



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

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WesLend Fixed Agency - LP Only

1001-01 1101-01 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	97.654	97.601	97.494	97.442	3.000	98.690	98.640	98.536	98.487	2.750	99.300	99.245	99.161	98.847
3.125	98.937	98.789	98.727	98.140	3.125	99.287	99.232	99.133	99.079	2.875	99.813	99.761	99.681	99.318
3.250	99.625	99.477	99.416	98.815	3.250	99.856	99.802	99.752	99.672	3.000	100.282	100.224	100.137	99.955
3.375	100.254	100.105	100.044	99.472	3.375	100.525	100.460	100.401	100.336	3.125	100.735	100.674	100.613	100.487
3.500	100.668	100.520	100.459	100.049	3.500	100.919	100.848	100.795	100.725	3.250	101.212	101.158	101.075	100.889
3.625	101.108	100.960	100.899	100.578	3.625	101.647	101.575	101.512	101.333	3.375	101.557	101.510	101.429	101.267
3.750	101.466	101.342	101.294	100.711	3.750	102.151	102.081	102.019	101.859	3.500	101.954	101.779	101.681	101.575
3.875	101.985	101.850	101.808	101.288	3.875	102.562	102.490	102.438	102.352	3.625	102.504	102.329	102.215	102.050
4.000	102.410	102.276	102.234	101.802	4.000	102.990	102.921	102.858	102.765	3.750	102.733	102.648	102.564	102.449
4.125	102.699	102.565	102.523	102.247	4.125	103.337	103.240	103.213	103.117	3.875	102.913	102.834	102.865	102.785
4.250	103.133	103.046	103.037	102.135	4.250	103.760	103.658	103.697	103.595	4.000	103.316	103.245	103.164	103.018
4.375	103.515	103.387	103.370	102.652	4.375	104.241	104.134	104.178	104.072	4.125	103.813	103.739	103.693	103.172
4.500	103.874	103.747	103.730	103.100	4.500	104.630	104.517	104.567	104.455	4.250	104.112	104.022	103.976	103.590
4.625	103.995	103.924	103.915	103.388	4.625	104.828	104.710	104.765	104.648	4.375	104.381	104.333	104.288	103.947
4.750	104.431	104.304	104.291	103.371	4.750	105.032	104.909	104.967	104.845	4.500	104.496	104.447	104.403	104.212
4.875	104.816	104.689	104.676	103.814	4.875	105.482	105.354	105.418	105.290	4.625	104.489	104.441	104.398	103.743
5.000	105.043	104.915	104.902	104.188	5.000	105.832	105.699	105.768	105.635	4.750	104.484	104.437	104.394	104.097
5.125	105.165	105.037	105.024	104.490	5.125	106.074	105.936	106.010	105.872	4.875	104.654	104.522	104.457	104.336
5.250	105.302	105.275	105.220	104.733	5.250	106.151	106.007	106.085	105.942	5.000	104.700	104.573	104.618	104.491
5.375	105.342	105.190	105.270	105.119	5.375	106.200	106.200	106.200	106.200	5.125	102.475	102.343	102.141	102.010
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	-1.250	-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
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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	97.564	97.546	97.525	97.437	2.875	98.844	98.779	98.779	98.661
3.375	98.239	98.221	98.200	98.117	3.000	99.310	99.272	99.253	99.146
3.500	100.015	99.997	99.976	99.897	3.125	99.610	99.572	99.552	99.447
3.625	100.295	100.277	100.257	100.184	3.250	101.100	101.062	101.042	100.942
3.750	100.933	100.898	100.858	100.791	3.375	101.458	101.423	101.404	101.307
3.875	101.451	101.417	101.377	101.320	3.500	101.562	101.528	101.508	101.409
4.000	101.985	101.950	101.910	101.859	3.625	101.838	101.840	101.801	101.713
4.125	101.992	101.957	101.917	101.860	3.750	102.449	102.449	102.411	102.324
4.250	102.471	102.420	102.361	102.357	3.875	102.617	102.614	102.575	102.489
4.375	102.774	102.723	102.664	102.663	4.000	103.027	103.021	102.982	102.898
4.500	103.039	102.988	102.928	102.930	4.125	102.678	102.626	102.567	102.498
4.625	103.050	102.999	102.939	102.942	4.250	103.150	103.095	103.037	102.969
4.750	103.223	103.155	103.076	103.090	4.375	103.517	103.460	103.401	103.334
4.875	103.505	103.436	103.357	103.374	4.500	102.140	102.116	102.037	101.829
5.000	103.761	103.693	103.614	103.633	4.625	102.610	102.584	102.505	102.298
5.125	103.508	103.423	103.324	103.225	4.750				
5.250	103.958	103.873	103.775	103.680	4.875				
5.375	104.191	104.089	103.971	104.011	5.000				
5.500	104.462	104.360	104.242	104.284	5.125				
5.625	104.383	104.281	104.163	104.208	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 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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WestLend 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	97.654	97.601	97.494	97.442	3.000	98.690	98.640	98.536	98.487	2.750	99.300	99.245	99.161	98.847
3.125	98.937	98.789	98.727	98.140	3.125	99.287	99.232	99.133	99.079	2.875	99.813	99.761	99.681	99.318
3.250	99.625	99.477	99.416	98.815	3.250	99.856	99.802	99.752	99.672	3.000	100.282	100.224	100.137	99.955
3.375	100.254	100.105	100.044	99.472	3.375	100.525	100.460	100.401	100.336	3.125	100.735	100.674	100.613	100.487
3.500	100.668	100.520	100.459	100.049	3.500	100.919	100.848	100.795	100.725	3.250	101.212	101.158	101.075	100.889
3.625	101.108	100.960	100.899	100.578	3.625	101.647	101.575	101.512	101.333	3.375	101.557	101.510	101.429	101.267
3.750	101.466	101.342	101.294	100.711	3.750	102.151	102.081	102.019	101.859	3.500	101.954	101.779	101.681	101.575
3.875	101.985	101.850	101.808	101.288	3.875	102.562	102.490	102.438	102.352	3.625	102.504	102.329	102.215	102.050
4.000	102.410	102.276	102.234	101.802	4.000	102.990	102.921	102.858	102.765	3.750	102.733	102.648	102.564	102.449
4.125	102.699	102.565	102.523	102.247	4.125	103.337	103.240	103.213	103.117	3.875	102.913	102.834	102.865	102.785
4.250	103.133	103.046	103.037	102.135	4.250	103.760	103.658	103.697	103.595	4.000	103.316	103.245	103.164	103.018
4.375	103.515	103.387	103.370	102.652	4.375	104.241	104.134	104.178	104.072	4.125	103.813	103.739	103.693	103.172
4.500	103.874	103.747	103.730	103.100	4.500	104.630	104.517	104.567	104.455	4.250	104.112	104.022	103.976	103.590
4.625	103.995	103.924	103.915	103.388	4.625	104.828	104.710	104.765	104.648	4.375	104.381	104.333	104.288	103.947
4.750	104.431	104.304	104.291	103.371	4.750	105.032	104.909	104.967	104.845	4.500	104.496	104.447	104.403	104.212
4.875	104.816	104.689	104.676	103.814	4.875	105.482	105.354	105.418	105.290	4.625	104.489	104.441	104.398	103.743
5.000	105.043	104.915	104.902	104.188	5.000	105.832	105.699	105.768	105.635	4.750	104.484	104.437	104.394	104.097
5.125	105.165	105.037	105.024	104.940	5.125	106.074	105.936	106.010	105.872	4.875	104.654	104.522	104.457	104.336
5.250	105.302	105.275	105.270	104.733	5.250	106.151	106.007	106.085	105.942	5.000	104.700	104.573	104.618	104.491
5.375	105.342	105.190	105.200	105.119	5.375	106.200	106.200	106.200	106.200	5.125	102.475	102.343	102.141	102.010
1400-99 1401-99					1008-05 1007-05					1308-05 1307-05				
Conventional 10 Yr Fixed					Conventional 30 Yr Fixed COOP and CEMA					Conventional 15 Yr Fixed COOP and CEM				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	98.831	98.787	98.742	98.683	3.250	98.658	98.594	98.497	98.435	2.750	98.258	98.225	98.180	98.147
2.875	99.315	99.271	99.226	99.155	3.375	99.320	99.251	99.160	99.092	2.875	98.734	98.696	98.656	98.618
3.000	99.960	99.916	99.871	99.592	3.500	99.902	99.828	99.742	99.669	3.000	99.376	99.333	99.298	99.255
3.125	100.486	100.442	100.397	99.988	3.625	100.436	100.357	100.276	100.198	3.125	99.914	99.865	99.835	99.787
3.250	100.703	100.659	100.618	100.565	3.750	100.545	100.460	100.414	100.331	3.250	100.320	100.267	100.242	100.189
3.375	101.070	101.020	101.023	100.965	3.875	101.127	101.037	100.996	100.908	3.375	100.704	100.645	100.625	100.567
3.500	101.617	101.510	101.473	101.324	4.000	101.647	101.551	101.516	101.422	3.500	100.987	100.923	100.939	100.875
3.625	102.104	102.047	102.002	101.692	4.125	102.097	101.996	101.966	101.867	3.625	101.467	101.398	101.419	101.350
3.750	102.219	102.162	102.137	102.063	4.250	101.929	101.823	101.859	101.755	3.750	101.872	101.798	101.824	101.749
3.875	102.419	102.340	102.372	102.293	4.375	102.451	102.340	102.381	102.272	3.875	102.213	102.134	102.165	102.085
4.000	102.601	102.514	102.551	102.466	4.500	102.904	102.788	102.835	102.720	4.000	102.451	102.366	102.403	102.318
4.125	103.547	103.510	103.473	102.787	4.625	103.197	103.076	103.128	103.008	4.125	102.643	102.553	102.562	102.472
4.250	103.368	103.224	103.238	103.144	4.750	103.187	103.061	103.116	102.991	4.250	103.066	102.971	102.985	102.890
4.375	103.653	103.511	103.474	103.370	4.875	103.635	103.504	103.564	103.434	4.375	103.428	103.328	103.347	103.247
4.500	103.980	103.805	103.662	103.556	5.000	104.015	103.878	103.944	103.808	4.500	103.698	103.593	103.617	103.512
4.625	103.878	103.842	103.804	103.592	5.125	104.321	104.179	104.250	104.110	4.625	103.237	103.126	103.154	103.043
4.750	104.120	104.004	104.038	103.923	5.250	104.571	104.423	104.498	104.353	4.750	103.596	103.479	103.513	103.397
4.875	104.331	104.210	104.250	104.129	5.375	104.962	104.810	104.890	104.739	4.875	103.840	103.718	103.757	103.636
5.000	104.497	104.370	104.415	104.289	5.500	105.324	105.166	105.250	105.094	5.000	104.000	103.873	103.918	103.791
5.125	101.944	101.812	101.611	101.479	5.625	105.500	105.500	105.500	105.500	5.125	101.775	101.643	101.441	101.310

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)									
	<=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 NV)		-0.250
Investment Property LTV <=75		-2.125
Investment Property LTV >75 and <=80		-3.375
Attached Condo >75 LTV & Term > 15		-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
<= 65.00%	80.01% - 95.00%
65.01% - 75.00%	80.01% - 95.00%
75.01% - 95.00%	90.01% - 95.00%
75.01% - 90.00%	76.01% - 90.00%
<= 95.00%	95.01% - 97.00%

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

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

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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	99.022	98.874	98.812	97.911	3.250	97.723	97.668	97.616		2.750	98.914	98.884	98.851	
3.375	99.594	99.446	99.385	98.575	3.375	98.358	98.304	98.259		2.875	99.269	99.239	99.206	
3.500	99.980	99.832	99.771	99.272	3.500	98.909	98.857	98.813		3.000	99.704	99.675	99.641	
3.625	100.272	100.180	100.129	100.051	3.625	99.176	99.125	99.081		3.125	100.093	100.063	100.030	
3.750	100.972	100.887	100.841	100.758	3.750	99.925	99.852	99.787		3.250	100.591	100.569	100.544	
3.875	101.606	101.516	101.476	101.387	3.875	100.482	100.410	100.346		3.375	100.907	100.885	100.859	
4.000	102.148	102.052	102.017	101.923	4.000	101.030	100.959	100.895		3.500	101.250	101.229	101.203	
4.125	102.552	102.451	102.421	102.322	4.125	101.062	100.992	100.928		3.625	101.548	101.526	101.500	
4.250	102.444	102.338	102.374	102.271	4.250	101.526	101.449	101.366		3.750	101.811	101.789	101.764	
4.375	103.027	102.916	102.957	102.848	4.375	101.907	101.831	101.748		3.875	101.847	101.825	101.799	
4.500	103.497	103.381	103.427	103.313	4.500	102.183	102.111	102.028		4.000	102.060	102.038	102.012	
4.625	103.861	103.739	103.791	103.671	4.625	102.209	102.138	102.054		4.125	102.608	102.586	102.560	
4.750	103.544	103.417	103.473	103.348	4.750	102.194	102.145	102.042		4.250	102.628	102.606	102.581	
4.875	104.091	103.959	104.019	103.890	4.875	102.374	102.327	102.224		4.375	102.844	102.822	102.796	
5.000	104.531	104.394	104.459	104.324	5.000	102.646	102.600	102.496		4.500	102.921	102.899	102.874	
5.125	104.828	104.686	104.757	104.616	5.125	102.593	102.521	102.398		4.625	103.074	103.052	103.026	
					5.250	102.330	102.259	102.137		4.750	102.853	102.803	102.745	

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.750	98.698	98.669	98.636	
2.875	99.053	99.024	98.991	
3.000	99.488	99.459	99.426	
3.125	99.877	99.848	99.815	
3.250	100.376	100.354	100.328	
3.375	100.691	100.669	100.643	
3.500	101.035	101.013	100.987	
3.625	101.332	101.310	101.284	
3.750	101.596	101.574	101.548	
3.875	101.632	101.610	101.584	
4.000	101.844	101.822	101.797	
4.125	102.392	102.370	102.344	
4.250	102.413	102.391	102.365	
4.375	102.628	102.606	102.581	
4.500	102.706	102.684	102.658	
4.625	102.859	102.837	102.811	
4.750	102.233	102.219	102.199	

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			
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 S	-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	100.169	99.939	99.811		3.250	101.517	101.453	101.355	101.293	2.750	99.668	99.635	99.590	99.557	2.875	100.059	100.021	99.980	99.943	3.000	100.440	100.397	100.362	100.319	3.125	100.842	100.794	100.764	100.715	3.250	101.506	101.228	101.233	101.179	3.375	102.699	102.687	102.063	101.764	3.375	101.929	101.593	101.603	101.545	3.500	103.269	103.067	102.592	102.201	3.500	102.351	101.946	101.962	101.898	3.625	103.756	103.119	103.072	102.680	3.625	102.768	102.304	102.325	102.256	3.750	103.760	103.574	103.527	103.135	3.750	102.885	102.798	102.792	102.717	3.875	103.965	103.799	103.170	103.081	3.875	103.288	103.141	103.139	103.060	4.000	104.467	104.313	103.536	103.443	4.000	103.675	103.470	103.474	103.390	4.125	104.893	104.498	103.972	103.873	4.125	103.887	103.797	103.806	103.716	4.250	104.684	104.502	104.394	104.290	4.250	104.205	104.109	104.124	104.029	4.375	104.671	104.503	103.706	103.590	4.375	104.251	104.150	104.169	104.068	4.500	105.150	104.841	104.185	103.897	4.500	104.557	104.451	104.474	104.369	4.625	105.578	105.053	104.664	104.320	4.625	104.631	104.575	104.536		4.750	105.331	105.105	104.862	104.737	4.750	103.513	103.457	103.418		4.875	105.608	105.107	104.290	104.018	4.875	103.881	103.826	103.787		5.000	105.867	105.361	104.609	104.292	5.000	104.246	104.192	104.153		5.125	106.251	105.369	105.086		5.125	104.610	104.556	104.517	

7000-99					USDA 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	101.517	101.453	101.355	101.293					
3.375	101.993	101.924	101.831	101.764					
3.500	102.436	102.361	102.273	102.201					
3.625	102.920	102.840	102.758	102.680					
3.750	103.381	103.296	103.218	103.135					
3.875	103.271	103.180	103.170	103.081					
4.000	103.637	103.542	103.536	103.443					
4.125	104.074	103.996	103.972	103.873					
4.250	104.495	104.389	104.394	104.290					
4.375	103.813	103.745	103.706	103.590					
4.500	104.292	104.224	104.185	103.897					
4.625	104.770	104.703	104.664	104.320					
4.750	104.964	104.838	104.862	104.737					
4.875	104.346	104.318	104.290	104.018					
5.000	104.664	104.636	104.609	104.292					
5.125	105.140	105.112	105.086						
5.250	104.381	104.353	104.324						
5.375	104.636	104.608	104.580						
5.500	105.144	105.116	105.089						
5.625	105.405	105.377	105.351						

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	100.834	100.574	100.445		2.750	99.025	99.009	98.982		
3.375	100.837	100.767	100.675		2.875	99.483	99.468	99.440		
3.500	101.348	101.206	101.159		3.000	99.922	99.906	99.878		
3.625	101.828	101.686	101.638		3.125	100.350	100.334	100.306		
3.750	102.182	102.040	101.993		3.250	100.768	100.753	100.725		
3.875	101.867	101.776	101.765		3.375	100.862	100.838	100.805		
4.000	102.155	102.060	102.054		3.500	101.281	101.258	101.225		
4.125	102.416	102.304	102.277		3.625	101.691	101.667	101.634		
4.250	102.804	102.693	102.665		3.750	102.116	102.092	102.059		
4.375	102.692	102.189	102.162		3.875	101.940	101.924	101.896		
4.500	102.764	102.479	102.452		4.000	102.368	102.353	102.325		
4.625	103.193	102.783	102.756		4.125	102.732	102.716	102.688		
4.750	103.195	103.085	103.058		4.250	103.025	103.009	102.981		
4.875	102.763	102.761	102.801		4.375	101.550	101.487	101.427		
5.000	103.148	103.077	103.117		4.500	101.913	101.851	101.791		
5.125	103.048	102.905	102.975		4.625	102.294	102.232	102.171		
5.250	103.244	103.097	103.171		4.750	102.597	102.535	102.475		
5.375	102.139	102.111	99.956		4.875					
5.500	103.221	103.063	103.147		5.000					
5.625	103.158	103.130	100.976		5.125					

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

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

Price Adjustments

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

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

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

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



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

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WesLend Government ARM

8700-99 FHA 5/1 ARM				6700-99 VA 5/1 ARM			
Margin 2.000	Caps 1/1!	Index: 1 year CMT		Margin 2.000	Caps 1/1/5	Index: 1 year CMT	
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	96.072	96.043	95.993	2.750	96.072	96.043	95.993
2.875	96.359	96.325	96.280	2.875	96.359	96.325	96.280
3.000	99.470	99.407	99.345	3.000	99.470	99.407	99.345
3.125	99.845	99.782	99.720	3.125	99.845	99.782	99.720
3.250	100.232	100.169	100.107	3.250	100.232	100.169	100.107
3.375	100.299	100.236	100.174	3.375	100.299	100.236	100.174
3.500	100.685	100.622	100.560	3.500	100.685	100.622	100.560
3.625	101.072	101.009	100.947	3.625	101.072	101.009	100.947
3.750	101.470	101.407	101.345	3.750	101.470	101.407	101.345
3.875	101.503	101.440	101.378	3.875	101.503	101.440	101.378
4.000	101.891	101.828	101.766	4.000	101.891	101.828	101.766
4.125	102.279	102.216	102.154	4.125	102.279	102.216	102.154
4.250	102.669	102.606	102.544	4.250	102.669	102.606	102.544
4.375	101.966	101.903	101.841	4.375	101.966	101.903	101.841
4.500	102.352	102.289	102.227	4.500	102.352	102.289	102.227
4.625	102.749	102.686	102.624	4.625	102.749	102.686	102.624
4.750	103.137	103.074	103.012	4.750	103.137	103.074	103.012
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	97.829	97.798	97.767		3.250	98.223	98.192	98.160		
3.375	98.459	98.428	98.397		3.375	99.087	99.056	99.024		
3.500	98.875	98.844	98.813		3.500	99.496	99.465	99.434		
3.625	99.427	99.395	99.364		3.625	100.090	100.059	100.028		
3.750	99.947	99.916	99.885		3.750	100.522	100.491	100.460		
3.875	100.467	100.436	100.405		3.875	100.998	100.966	100.935		
4.000	100.895	100.864	100.832		4.000	101.375	101.343	101.312		
4.125	101.263	101.232	101.201		4.125	101.578	101.547	101.516		
4.250	101.897	101.866	101.835		4.250	102.170	102.139	102.108		
4.375	102.281	102.249	102.218		4.375	102.567	102.535	102.504		
4.500	102.642	102.611	102.579		4.500	102.830	102.799	102.768		
4.625	102.764	102.733	102.701		4.625	103.215	103.183	103.152		
4.750	103.343	103.312	103.280		4.750	103.601	103.569	103.538		
4.875	103.730	103.698	103.667		4.875	103.940	103.909	103.877		
5.000					5.000	104.124	104.093	104.062		
5.125					5.125	104.139	104.107	104.076		
5.250					5.250	104.467	104.436	104.405		
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			
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico ≥720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

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

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

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

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

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

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HomePossible						
	1022-00	Home Possible 30 Yr Fixed				
	1028-00	Rate	15 Day	30 Day	45 Day	
		3.250	98.126	98.108	98.087	97.999
		3.375	98.801	98.783	98.762	98.679
		3.500	100.578	100.560	100.539	100.460
		3.625	100.857	100.839	100.819	100.746
		3.750	101.496	101.461	101.421	101.354
		3.875	102.014	101.980	101.940	101.883
		4.000	102.548	102.513	102.473	102.422
		4.125	102.555	102.520	102.480	102.423
		4.250	103.029	102.978	102.919	102.915
		4.375	103.331	103.280	103.221	103.220
		4.500	103.596	103.545	103.485	103.487
		4.625	103.607	103.556	103.496	103.499
		4.750	104.056	103.988	103.909	103.923
		4.875	104.338	104.269	104.190	104.207
		5.000	104.594	104.526	104.447	104.466
		5.125	104.908	104.823	104.724	104.625
		5.250	105.357	105.272	105.174	105.079
		5.375	105.591	105.489	105.371	105.411
		5.500	105.862	105.760	105.642	105.684
		5.625	106.485	106.383	106.265	106.310

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	0.125
5 Day	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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
2.750	98.442	98.413	98.383	2.750	98.288	98.254	98.214	2.750	98.418	98.385	98.346	2.750	98.418	98.385	98.346	2.750	98.418	98.385	98.346				
2.875	98.751	98.716	98.685	2.875	98.702	98.663	98.624	2.875	98.829	98.790	98.752	2.875	98.829	98.790	98.752	2.875	98.829	98.790	98.752				
3.000	99.203	99.160	99.118	3.000	99.113	99.069	99.031	3.000	99.238	99.194	99.157	3.000	99.238	99.194	99.157	3.000	99.238	99.194	99.157				
3.125	99.572	99.529	99.486	3.125	99.523	99.474	99.436	3.125	99.645	99.596	99.559	3.125	99.645	99.596	99.559	3.125	99.645	99.596	99.559				
3.250	99.843	99.800	99.757	3.250	99.912	99.857	99.820	3.250	100.002	99.947	99.910	3.250	100.002	99.947	99.910	3.250	100.002	99.947	99.910				
3.375	100.096	100.053	100.010	3.375	100.299	100.240	100.202	3.375	100.352	100.293	100.255	3.375	100.352	100.293	100.255	3.375	100.352	100.293	100.255				
3.500	100.349	100.306	100.264	3.500	100.687	100.622	100.585	3.500	100.702	100.637	100.599	3.500	100.702	100.637	100.599	3.500	100.702	100.637	100.599				
3.625	100.652	100.587	100.549	3.625	101.075	101.005	100.968	3.625	101.051	100.981	100.942	3.625	101.051	100.981	100.942	3.625	101.051	100.981	100.942				
3.750	100.865	100.794	100.753	3.750	101.354	101.278	101.239	3.750	101.362	101.287	101.247	3.750	101.362	101.287	101.247	3.750	101.362	101.287	101.247				
3.875	101.066	101.008	100.965	3.875	101.622	101.541	101.500	3.875	101.672	101.591	101.550	3.875	101.672	101.591	101.550	3.875	101.672	101.591	101.550				
4.000	101.268	101.187	101.140	4.000	101.889	101.803	101.760	4.000	101.980	101.895	101.852	4.000	101.980	101.895	101.852	4.000	101.980	101.895	101.852				
4.125	101.468	101.382	101.331	4.125	102.155	102.064	102.019	4.125	102.286	102.195	102.152	4.125	102.286	102.195	102.152	4.125	102.286	102.195	102.152				
4.250	101.484	101.441	101.398	4.250	101.872	101.829	101.786	4.250	101.761	101.718	101.676	4.250	101.761	101.718	101.676	4.250	101.761	101.718	101.676				
4.375	101.595	101.552	101.510	4.375	102.077	102.034	101.991	4.375	101.976	101.933	101.891	4.375	101.976	101.933	101.891	4.375	101.976	101.933	101.891				
4.500	101.843	101.800	101.758	4.500	102.212	102.169	102.126	4.500	102.072	102.029	101.986	4.500	102.072	102.029	101.986	4.500	102.072	102.029	101.986				
4.625				4.625	102.330	102.287	102.244	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

	\$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



Effective: 9/13/19 2:24 PM

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	98.803	98.774	98.744	2.750	98.626	98.592	98.552	2.750	98.776	98.743	98.704
2.875	99.107	99.073	99.041	2.875	99.037	98.998	98.959	2.875	99.184	99.145	99.107
3.000	99.410	99.371	99.338	3.000	99.446	99.402	99.363	3.000	99.590	99.546	99.509
3.125	99.711	99.666	99.633	3.125	99.852	99.802	99.764	3.125	99.995	99.946	99.908
3.250	100.027	99.977	99.942	3.250	100.238	100.184	100.146	3.250	100.348	100.294	100.257
3.375	100.348	100.293	100.257	3.375	100.624	100.564	100.527	3.375	100.696	100.636	100.598
3.500	100.670	100.610	100.573	3.500	101.010	100.946	100.908	3.500	101.041	100.976	100.938
3.625	100.995	100.930	100.892	3.625	101.397	101.326	101.289	3.625	101.385	101.315	101.276
3.750	101.210	101.139	101.098	3.750	101.673	101.598	101.559	3.750	101.691	101.616	101.576
3.875	101.413	101.337	101.293	3.875	101.939	101.859	101.818	3.875	101.997	101.916	101.875
4.000	101.617	101.536	101.488	4.000	102.206	102.120	102.077	4.000	102.303	102.217	102.174
4.125	101.817	101.731	101.680	4.125	102.473	102.382	102.337	4.125	102.607	102.516	102.472
4.250	102.039	101.947	101.894	4.250	102.665	102.569	102.520	4.250	102.820	102.724	102.677
4.375	102.264	102.167	102.111	4.375	102.845	102.744	102.692	4.375	103.019	102.918	102.868
4.500	102.490	102.388	102.328	4.500	103.027	102.920	102.865	4.500	103.221	103.114	103.061
4.625	102.715	102.608	102.546	4.625	103.210	103.098	103.039	4.625	103.425	103.313	103.257
4.750	102.852	102.739	102.673	4.750	103.400	103.283	103.220	4.750	103.500	103.500	103.486
4.875	102.974	102.856	102.785	4.875	103.500	103.466	103.400	4.875	103.500	103.500	103.500
5.000	103.096	102.974	102.898	5.000	103.500	103.500	103.500	5.000			
5.125	103.220	103.092	103.011	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

[Return to Home Tab](#)



Effective: 9/13/19 2:24 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	