



Effective: 9/16/19 11:49 AM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

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New Locks

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



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WesLend Fixed Agency - LP Only

1001-01 FHLMC 25/30 Yr Fixed					1201-01 FHLMC 20 Yr Fixed					1301-01 FHLMC 15 Yr Fixed				
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	97.451	97.398	97.291	97.239	3.000	98.746	98.696	98.592	98.543	2.750	99.144	99.106	99.056	98.895
3.125	98.568	98.404	98.338	98.135	3.125	99.342	99.287	99.188	99.134	2.875	99.667	99.629	99.582	99.368
3.250	99.286	99.212	99.139	98.843	3.250	99.909	99.849	99.754	99.695	3.000	100.154	100.104	100.054	100.012
3.375	99.980	99.929	99.856	99.486	3.375	100.576	100.510	100.420	100.356	3.125	100.678	100.629	100.599	100.551
3.500	100.476	100.425	100.352	99.996	3.500	100.976	100.906	100.821	100.751	3.250	101.200	101.025	100.997	100.944
3.625	100.926	100.875	100.802	100.395	3.625	101.615	101.516	101.436	101.361	3.375	101.550	101.405	101.385	101.327
3.750	101.428	101.385	101.329	100.764	3.750	102.127	102.046	101.972	101.892	3.500	102.011	101.836	101.635	101.572
3.875	101.885	101.841	101.785	101.334	3.875	102.633	102.547	102.478	102.392	3.625	102.715	102.540	102.239	102.033
4.000	102.444	102.401	102.344	101.792	4.000	103.056	102.958	102.894	102.804	3.750	102.840	102.665	102.553	102.427
4.125	102.651	102.532	102.476	102.110	4.125	103.402	103.305	103.246	103.150	3.875	102.923	102.843	102.843	102.764
4.250	103.068	103.037	103.029	102.190	4.250	103.804	103.702	103.741	103.640	4.000	103.337	103.187	103.132	103.002
4.375	103.454	103.358	103.350	102.703	4.375	104.298	104.191	104.235	104.129	4.125	103.927	103.752	103.659	103.290
4.500	103.826	103.722	103.714	103.088	4.500	104.668	104.555	104.604	104.493	4.250	104.153	103.978	103.871	103.716
4.625	103.964	103.933	103.925	103.274	4.625	104.861	104.744	104.798	104.681	4.375	104.292	104.246	104.170	104.062
4.750	104.302	104.185	104.185	103.337	4.750	105.012	104.889	104.948	104.826	4.500	104.468	104.362	104.418	104.313
4.875	104.685	104.558	104.550	103.775	4.875	105.470	105.342	105.405	105.278	4.625	104.394	104.349	104.272	103.896
5.000	104.900	104.773	104.765	104.100	5.000	105.792	105.659	105.728	105.595	4.750	104.506	104.390	104.361	104.245
5.125	105.133	105.005	104.998	104.335	5.125	106.028	105.889	105.963	105.826	4.875	104.749	104.628	104.604	104.483
5.250	105.294	105.270	105.270	104.691	5.250	106.101	105.957	106.035	105.892	5.000	104.915	104.789	104.771	104.644
5.375	105.293	105.140	105.220	105.070	5.375	106.200	106.200	106.200	106.200	5.125	102.783	102.651	102.574	102.443
5.500					5.500					5.250				
5.625					5.625					5.375				
5.750					5.750					5.500				
5.875					5.875					5.625				
6.000					6.000					5.750				

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years o

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

Conventional Adjusters

\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001+\$275,000	0.000
\$275,001+\$300,000	0.100
Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV <=75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 15yr	-0.750
2-4 Units	-1.000
Manufactured	-0.750

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	1.69	2.44	3.11	3.71	4.61	6.19	6.71	7.35
95%-90.01%	30%	1.39	1.95	2.44	2.89	3.56	4.73	5.14	5.7
90%-85.01%	25%	1.05	1.5	1.84	2.21	2.7	3.71	3.94	4.31
85% & Below	12%	0.53	0.64	0.75	0.86	1.01	1.35	1.5	1.61
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	1.51	2.26	2.93	3.43	4.33	5.8	6.32	6.96
95%-90.01%	25%	1.02	1.51	1.92	2.2	2.8	3.66	4.04	4.49
90%-85.01%	12%	0.53	0.72	0.91	1	1.22	1.6	1.75	1.94
85% & Below	6%	0.45	0.45	0.45	0.45	0.45	0.45	0.47	0.55
Premium Adjustments	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate & Term Refinance	0	0	0	0	0	0	0	0	0
Cash Out Refinance	0.54	0.6	0.7	N/A	N/A	N/A	N/A	N/A	N/A
Second Home	0.36	0.39	0.49	0.6	0.7	1.23	1.27	1.35	
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	97.704	97.683	97.595	97.571	2.875	99.009	98.866	98.872	98.822	
3.375	98.380	98.359	98.274	98.251	3.000	99.402	99.378	99.358	99.327	
3.500	100.139	100.118	100.036	100.013	3.125	99.702	99.677	99.659	99.628	
3.625	100.426	100.406	100.330	100.306	3.250	101.151	101.126	101.111	101.082	
3.750	101.071	101.032	100.964	100.919	3.375	101.530	101.508	101.495	101.464	
3.875	101.579	101.539	101.482	101.437	3.500	101.630	101.609	101.598	101.566	
4.000	102.103	102.063	102.012	101.967	3.625	101.944	101.941	101.903	101.872	
4.125	102.130	102.090	102.033	101.988	3.750	102.558	102.551	102.517	102.483	
4.250	102.561	102.502	102.482	102.415	3.875	102.704	102.696	102.663	102.628	
4.375	102.862	102.803	102.786	102.719	4.000	103.114	103.104	103.073	103.037	
4.500	103.126	103.067	103.053	102.986	4.125	102.783	102.770	102.713	102.634	
4.625	103.136	103.077	103.064	102.997	4.250	103.254	103.238	103.183	103.103	
4.750	103.234	103.155	103.168	103.079	4.375	103.616	103.601	103.549	103.467	
4.875	103.513	103.434	103.451	103.361	4.500	102.324	102.257	102.178	101.960	
5.000	103.769	103.690	103.709	103.620	4.625	102.792	102.724	102.646	102.427	
5.125	103.517	103.419	103.383	103.271	4.750					
5.250	103.967	103.869	103.837	103.725	4.875					
5.375	104.203	104.085	104.121	103.988	5.000					
5.500	104.473	104.355	104.397	104.263	5.125					
5.625	104.391	104.273	104.319	104.186	5.250					

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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

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WesLend Conforming DU and LP															
1000-99 1001-99					1200-99 1201-99					1300-99 1301-99					
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.000	97.451	97.398	97.291	97.239	3.000	98.746	98.696	98.592	98.543	2.750	99.144	99.106	99.056	98.895	
3.125	98.568	98.404	98.338	98.135	3.125	99.342	99.287	99.188	99.134	2.875	99.667	99.629	99.582	99.368	
3.250	99.286	99.212	99.139	98.843	3.250	99.909	99.849	99.754	99.695	3.000	100.154	100.104	100.054	100.012	
3.375	99.980	99.929	99.856	99.486	3.375	100.576	100.510	100.420	100.356	3.125	100.678	100.629	100.599	100.551	
3.500	100.476	100.425	100.352	99.996	3.500	100.976	100.906	100.821	100.751	3.250	101.200	101.025	100.997	100.944	
3.625	100.926	100.875	100.802	100.395	3.625	101.615	101.516	101.436	101.361	3.375	101.550	101.405	101.385	101.327	
3.750	101.428	101.385	101.329	100.764	3.750	102.127	102.046	101.972	101.892	3.500	102.011	101.836	101.635	101.572	
3.875	101.885	101.841	101.785	101.334	3.875	102.633	102.547	102.478	102.392	3.625	102.715	102.540	102.239	102.033	
4.000	102.444	102.401	102.344	101.792	4.000	103.056	102.958	102.894	102.804	3.750	102.840	102.665	102.553	102.427	
4.125	102.651	102.532	102.476	102.110	4.125	103.402	103.305	103.246	103.150	3.875	102.923	102.843	102.843	102.764	
4.250	103.068	103.037	103.029	102.190	4.250	103.804	103.702	103.741	103.640	4.000	103.337	103.187	103.132	103.002	
4.375	103.454	103.358	103.350	102.703	4.375	104.298	104.191	104.235	104.129	4.125	103.927	103.752	103.659	103.290	
4.500	103.826	103.722	103.714	103.088	4.500	104.668	104.555	104.604	104.493	4.250	104.153	103.978	103.871	103.716	
4.625	103.964	103.933	103.925	103.274	4.625	104.861	104.744	104.798	104.681	4.375	104.292	104.246	104.170	104.062	
4.750	104.302	104.185	104.185	103.337	4.750	105.012	104.889	104.948	104.826	4.500	104.468	104.362	104.418	104.313	
4.875	104.685	104.558	104.550	103.775	4.875	105.470	105.342	105.405	105.278	4.625	104.394	104.349	104.272	103.896	
5.000	104.900	104.773	104.765	104.100	5.000	105.792	105.659	105.728	105.595	4.750	104.506	104.390	104.361	104.245	
5.125	105.133	105.005	104.998	104.335	5.125	106.028	105.889	105.963	105.826	4.875	104.749	104.628	104.604	104.483	
5.250	105.294	105.270	105.270	104.691	5.250	106.101	105.957	106.035	105.892	5.000	104.915	104.789	104.771	104.644	
5.375	105.293	105.140	105.220	105.070	5.375	106.200	106.200	106.200	106.200	5.125	102.783	102.651	102.574	102.443	

1400-99 1401-99															
Conventional 10 Yr Fixed					1008-05 1007-05					1308-05 1307-05					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.750	98.886	98.854	98.809	98.777	3.250	98.686	98.622	98.525	98.463	2.750	98.305	98.273	98.227	98.195	
2.875	99.366	99.329	99.289	99.252	3.375	99.334	99.265	99.173	99.106	2.875	98.784	98.746	98.706	98.668	
3.000	99.812	99.769	99.735	99.692	3.500	99.849	99.775	99.689	99.616	3.000	99.433	99.390	99.354	99.312	
3.125	100.340	100.296	100.247	100.085	3.625	100.253	100.174	100.092	100.015	3.125	99.978	99.929	99.899	99.851	
3.250	100.647	100.594	100.568	100.515	3.750	100.629	100.544	100.467	100.384	3.250	100.376	100.322	100.297	100.244	
3.375	101.052	100.994	100.973	100.915	3.875	101.204	101.114	101.041	100.954	3.375	100.763	100.705	100.685	100.627	
3.500	101.673	101.498	101.363	101.278	4.000	101.668	101.573	101.506	101.412	3.500	101.014	100.950	100.935	100.872	
3.625	102.315	102.140	101.976	101.643	4.125	101.991	101.891	101.829	101.730	3.625	101.482	101.412	101.402	101.333	
3.750	102.316	102.141	102.083	102.009	4.250	101.984	101.878	101.914	101.810	3.750	101.880	101.806	101.801	101.727	
3.875	102.398	102.319	102.319	102.240	4.375	102.502	102.391	102.432	102.323	3.875	102.223	102.143	102.143	102.064	
4.000	102.653	102.568	102.604	102.520	4.500	102.892	102.776	102.822	102.708	4.000	102.466	102.381	102.386	102.302	
4.125	103.590	103.474	103.426	102.872	4.625	103.083	102.962	103.014	102.894	4.125	102.729	102.640	102.680	102.590	
4.250	103.409	103.271	103.317	103.223	4.750	103.153	103.026	103.082	102.957	4.250	103.160	103.065	103.111	103.016	
4.375	103.685	103.562	103.546	103.446	4.875	103.595	103.464	103.524	103.395	4.375	103.512	103.412	103.462	103.362	
4.500	103.993	103.818	103.734	103.629	5.000	103.926	103.789	103.855	103.720	4.500	103.768	103.662	103.718	103.613	
4.625	103.916	103.887	103.840	103.632	5.125	104.167	104.025	104.096	103.955	4.625	103.452	103.341	103.307	103.196	
4.750	104.214	104.098	104.070	103.954	5.250	104.528	104.381	104.456	104.311	4.750	103.806	103.690	103.661	103.545	
4.875	104.424	104.303	104.280	104.159	5.375	104.913	104.760	104.840	104.690	4.875	104.049	103.928	103.904	103.783	
5.000	104.590	104.464	104.446	104.320	5.500	105.221	105.063	105.147	104.991	5.000	104.215	104.089	104.071	103.944	
5.125	102.258	102.127	102.050	101.919	5.625	105.500	105.500	105.500	105.500	5.125	102.083	101.951	101.874	101.743	

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years o									Conventional Adjusters	
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97		
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	\$60,000-\$100,000	-0.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	\$100,001-\$125,000	-0.150
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	\$125,001+\$275,000	0.000
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	\$275,001+\$300,000	0.100
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	Escrow Waiver (Except CA and NY)	-0.250
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	Investment Property LTV <=75	-2.125
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	Investment Property LTV >75 and <=80	-3.375
									Attached Condo >75 LTV & Term > 15y	-0.750
									2-4 Units	-1.000
									Manufactured	-0.750

Loans with Secondary Financing				Cash Out (All Terms)				
All Loans with Subordinate Financing					<=60	60.01 - 70	70.01 - 75	75.01 - 80
LTV Range	CLTV Range	Fico <720	Fico >720					
<= 65.00%	80.01% - 95.00%	-0.500	-0.250	620 - 639	-0.625	-1.625	-1.625	-3.125
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500	640 - 659	-0.625	-1.625	-1.625	-2.625
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750	660 - 679	-0.625	-1.125	-1.125	-1.875
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750	680 - 699	-0.375	-1.125	-1.125	-1.750
<= 95.00%	95.01% - 97.00%	-1.500	-1.500	700 - 719	-0.375	-1.000	-1.000	-1.125
				720 - 739	-0.375	-1.000	-1.000	-1.125
				>=740	-0.375	-0.625	-0.625	-0.875

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



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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	98.681	98.517	98.451	97.926	3.250	97.716	97.592	97.485		2.750	98.709	98.680	98.640	
3.375	99.282	99.118	99.051	98.588	3.375	98.377	98.259	98.158		2.875	99.078	99.049	99.009	
3.500	99.711	99.547	99.481	99.319	3.500	98.930	98.825	98.731		3.000	99.533	99.504	99.464	
3.625	100.339	100.259	100.177	100.099	3.625	99.209	99.107	99.022		3.125	99.943	99.914	99.874	
3.750	101.050	100.965	100.888	100.805	3.750	100.182	100.098	100.004		3.250	100.457	100.435	100.396	
3.875	101.685	101.595	101.523	101.435	3.875	100.736	100.658	100.566		3.375	100.789	100.767	100.728	
4.000	102.235	102.140	102.073	101.979	4.000	101.285	101.213	101.119		3.500	101.159	101.137	101.098	
4.125	102.651	102.551	102.489	102.391	4.125	101.330	101.254	101.165		3.625	101.478	101.456	101.417	
4.250	102.504	102.398	102.434	102.330	4.250	101.698	101.641	101.496		3.750	101.758	101.736	101.697	
4.375	103.087	102.977	103.018	102.909	4.375	101.946	101.891	101.748		3.875	101.823	101.808	101.770	
4.500	103.554	103.438	103.484	103.370	4.500	102.222	102.167	102.026		4.000	102.102	102.087	102.049	
4.625	103.917	103.796	103.847	103.728	4.625	102.243	102.188	102.052		4.125	102.563	102.541	102.502	
4.750	103.516	103.389	103.445	103.320	4.750	101.922	101.871	101.752		4.250	102.680	102.666	102.628	
4.875	104.061	103.930	103.990	103.860	4.875	101.768	101.718	101.603		4.375	102.890	102.875	102.838	
5.000	104.496	104.359	104.425	104.290	5.000	101.989	101.939	101.827		4.500	102.955	102.940	102.902	
5.125	104.790	104.648	104.719	104.578	5.125	102.074	102.027	101.929		4.625	103.120	103.106	103.068	
					5.250	101.814	101.768	101.675		4.750	102.762	102.714	102.623	

1433-99
1453-99

Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.750	98.494	98.464	98.424	
2.875	98.863	98.833	98.793	
3.000	99.318	99.289	99.248	
3.125	99.728	99.698	99.658	
3.250	100.242	100.220	100.181	
3.375	100.573	100.551	100.512	
3.500	100.943	100.921	100.882	
3.625	101.263	101.241	101.202	
3.750	101.543	101.521	101.482	
3.875	101.607	101.592	101.554	
4.000	101.886	101.872	101.834	
4.125	102.347	102.325	102.286	
4.250	102.465	102.450	102.412	
4.375	102.674	102.660	102.622	
4.500	102.739	102.724	102.686	
4.625	102.905	102.890	102.852	
4.750	102.279	102.264	102.220	

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years o

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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



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WesLend Government																								
8000-99 8100-99		6000-99 6100-99				FHA/VA 25/30 Yr Fixed					8200-99 6200-99		FHA/VA 20 Yr Fixed					8300-99 6300-99		FHA/VA 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day										
2.750	99.708	99.378	99.222		3.250	101.612	101.548	101.449	101.387	2.750	99.712	99.679	99.633	99.601										
2.875	99.984	99.819	99.731		3.375	102.081	102.012	101.919	101.852	2.875	100.099	100.062	100.021	99.984										
3.000	100.634	100.386	100.298		3.500	102.524	102.450	102.362	102.289	3.000	100.479	100.436	100.401	100.358										
3.125	101.315	100.943	100.855		3.625	103.015	102.936	102.853	102.775	3.125	100.881	100.833	100.803	100.755										
3.250	102.169	101.548	101.449	101.387	3.750	103.481	103.396	103.319	103.236	3.250	101.522	101.220	101.194	101.141										
3.375	102.744	102.687	101.919	101.852	3.875	103.311	103.221	103.210	103.122	3.375	101.945	101.583	101.562	101.503										
3.500	103.335	103.067	102.362	102.289	4.000	103.678	103.583	103.577	103.484	3.500	102.366	101.936	101.920	101.856										
3.625	103.845	103.088	102.853	102.775	4.125	104.127	104.026	104.026	103.927	3.625	102.783	102.298	102.287	102.218										
3.750	103.835	103.407	103.319	103.236	4.250	104.569	104.463	104.468	104.364	3.750	102.979	102.866	102.890	102.816										
3.875	104.094	103.799	103.210	103.122	4.375	103.773	103.670	103.649	103.540	3.875	103.382	103.207	103.237	103.157										
4.000	104.617	104.313	103.577	103.484	4.500	104.261	104.158	104.119	103.846	4.000	103.620	103.535	103.570	103.486										
4.125	105.063	104.498	104.026	103.927	4.625	104.740	104.637	104.598	104.277	4.125	103.955	103.865	103.905	103.816										
4.250	104.889	104.502	104.468	104.364	4.750	104.930	104.804	104.828	104.703	4.250	104.277	104.182	104.227	104.132										
4.375	104.823	104.503	103.649	103.540	4.875	104.451	104.327	104.288	103.930	4.375	104.468	104.368	104.323	104.223										
4.500	105.317	104.841	104.119	103.846	5.000	104.765	104.641	104.602	104.197	4.500	104.772	104.666	104.627	104.521										
4.625	105.753	105.053	104.598	104.277	5.125	105.253	105.129	105.090		4.625	104.650	104.607	104.534											
4.750	105.514	105.105	104.828	104.703	5.250	104.519	104.374	104.335		4.750	103.543	103.500	103.426											
4.875	105.822	105.107	104.288	103.930	5.375	104.779	104.635	104.596		4.875	103.912	103.869	103.795											
5.000	106.088	105.361	104.602	104.197	5.500	105.290	105.145	105.106		5.000	104.279	104.236	104.161											
5.125	106.484	105.369	105.090		5.625	105.553	105.408	105.369		5.125	104.642	104.599	104.525											
7000-99					USDA 30 Yr Fixed																			
Rate	15 Day	30 Day	45 Day	60 Day																				
3.250	101.612	101.548	101.449	101.387																				
3.375	102.081	102.012	101.919	101.852																				
3.500	102.524	102.450	102.362	102.289																				
3.625	103.015	102.936	102.853	102.775																				
3.750	103.481	103.396	103.319	103.236																				
3.875	103.311	103.221	103.210	103.122																				
4.000	103.678	103.583	103.577	103.484																				
4.125	104.127	104.026	104.026	103.927																				
4.250	104.569	104.463	104.468	104.364																				
4.375	103.773	103.670	103.649	103.540																				
4.500	104.261	104.158	104.119	103.846																				
4.625	104.740	104.637	104.598	104.277																				
4.750	104.930	104.804	104.828	104.703																				
4.875	104.451	104.327	104.288	103.930																				
5.000	104.765	104.641	104.602	104.197																				
5.125	105.253	105.129	105.090																					
5.250	104.519	104.374	104.335																					
5.375	104.779	104.635	104.596																					
5.500	105.290	105.145	105.106																					
5.625	105.553	105.408	105.369																					

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

Price Adjustments

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

Government Adjusters	
VA Loan	-0.250
Manufactured	-1.250
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000

Loan Amount	
\$60,001 - \$75,000	-0.500
\$75,001 - \$100,000	-0.250
\$100,001 - \$125,000	-0.125
\$125,001 - \$225,000	0.000
\$225,001 - \$250,000	0.100

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

*Adjustments to Total loan amount

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



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WesLend Government High Balance										
8033-99 6033-99					8333-99 6333-99					
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	100.233	100.016	99.918		2.750	98.600	98.577	98.557		
3.375	100.689	100.411	100.318		2.875	99.052	99.029	99.009		
3.500	101.088	100.777	100.709		3.000	99.507	99.483	99.464		
3.625	101.542	101.301	101.234		3.125	99.944	99.921	99.901		
3.750	101.944	101.791	101.723		3.250	100.369	100.345	100.325		
3.875	101.850	101.646	101.600		3.375	100.544	100.520	100.498		
4.000	102.168	101.960	101.913		3.500	100.981	100.957	100.935		
4.125	102.614	102.227	102.180		3.625	101.397	101.373	101.351		
4.250	102.686	102.574	102.527		3.750	101.802	101.779	101.757		
4.375	102.648	102.203	102.157		3.875	101.759	101.751	101.741		
4.500	102.930	102.587	102.540		4.000	102.176	102.168	102.159		
4.625	103.364	102.883	102.836		4.125	102.604	102.596	102.587		
4.750	103.283	103.171	103.124		4.250	102.967	102.959	102.950		
4.875	102.796	102.731	102.731		4.375	101.661	101.630	101.592		
5.000	103.317	103.044	103.044		4.500	102.012	101.980	101.943		
5.125	102.977	102.835	102.873		4.625	102.374	102.342	102.305		
5.250	103.173	103.025	103.069		4.750	102.753	102.722	102.685		
5.375	102.282	102.137	99.971		4.875					
5.500	103.130	102.972	103.025		5.000					
5.625	103.306	103.161	100.995		5.125					

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

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

Price Adjustments

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

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

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

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



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

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WesLend Government ARM

8700-99 FHA 5/1 ARM				6700-99 VA 5/1 ARM					
Margin 2.000	Caps 1/1/1			Index: 1 year CMT	Margin 2.000	Caps 1/1/5			Index: 1 year CMT
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
2.750	95.717	95.688	95.641		2.750	95.717	95.688	95.641	
2.875	96.002	95.968	95.927		2.875	96.002	95.968	95.927	
3.000	99.490	99.427	99.365		3.000	99.490	99.427	99.365	
3.125	99.865	99.802	99.740		3.125	99.865	99.802	99.740	
3.250	100.251	100.188	100.126		3.250	100.251	100.188	100.126	
3.375	100.318	100.255	100.193		3.375	100.318	100.255	100.193	
3.500	100.705	100.642	100.580		3.500	100.705	100.642	100.580	
3.625	101.092	101.029	100.967		3.625	101.092	101.029	100.967	
3.750	101.480	101.417	101.355		3.750	101.480	101.417	101.355	
3.875	101.523	101.460	101.398		3.875	101.523	101.460	101.398	
4.000	101.911	101.848	101.786		4.000	101.911	101.848	101.786	
4.125	102.299	102.236	102.174		4.125	102.299	102.236	102.174	
4.250	102.688	102.625	102.563	98.539	4.250	102.688	102.625	102.563	98.539
4.375	101.986	101.923	101.861		4.375	101.986	101.923	101.861	
4.500	102.372	102.309	102.247		4.500	102.372	102.309	102.247	
4.625	102.759	102.696	102.634		4.625	102.759	102.696	102.634	
4.750	103.157	103.094	103.032		4.750	103.157	103.094	103.032	
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



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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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	98.188	98.141	98.094		3.250	98.716	98.669	98.622		
3.375	98.849	98.802	98.755		3.375	99.391	99.345	99.298		
3.500	99.310	99.263	99.216		3.500	99.839	99.792	99.745		
3.625	99.735	99.688	99.641		3.625	100.462	100.415	100.368		
3.750	100.188	100.142	100.095		3.750	100.921	100.874	100.827		
3.875	100.747	100.700	100.653		3.875	101.269	101.222	101.175		
4.000	101.217	101.170	101.123		4.000	101.682	101.635	101.588		
4.125	101.489	101.442	101.395		4.125	101.938	101.891	101.844		
4.250	101.948	101.901	101.854		4.250	102.363	102.316	102.269		
4.375	102.349	102.302	102.255		4.375	102.665	102.618	102.572		
4.500	102.721	102.674	102.628		4.500	102.935	102.888	102.841		
4.625	102.846	102.799	102.752		4.625	103.199	103.152	103.105		
4.750	103.286	103.239	103.193		4.750	103.592	103.545	103.498		
4.875	103.670	103.623	103.576		4.875	103.943	103.896	103.849		
5.000					5.000	104.114	104.067	104.020		
5.125					5.125	104.273	104.226	104.179		
5.250					5.250	104.452	104.405	104.359		
5.375					5.375					
5.500					5.500					
5.625					5.625					

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

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

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

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

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

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

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

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

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

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

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

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HomePossible						
	1022-00	Home Possible 30 Yr Fixed				
	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
		3.250	98.266	98.245	98.157	98.133
		3.375	98.942	98.921	98.836	98.813
		3.500	100.702	100.681	100.599	100.576
		3.625	100.988	100.968	100.892	100.868
		3.750	101.634	101.595	101.527	101.482
		3.875	102.142	102.102	102.045	102.000
		4.000	102.666	102.626	102.575	102.530
		4.125	102.693	102.653	102.596	102.551
		4.250	103.119	103.060	103.040	102.973
		4.375	103.419	103.360	103.343	103.276
		4.500	103.683	103.624	103.610	103.543
		4.625	103.693	103.634	103.621	103.554
		4.750	104.067	103.988	104.001	103.912
		4.875	104.346	104.267	104.284	104.194
		5.000	104.602	104.523	104.542	104.453
		5.125	104.917	104.819	104.783	104.671
		5.250	105.366	105.268	105.236	105.124
		5.375	105.603	105.485	105.521	105.388
		5.500	105.873	105.755	105.797	105.663
		5.625	106.493	106.375	106.421	106.288

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

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

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

Price Adjustments

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

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

Loans with Secondary Financing	
All Loans with Subordinate Financing	-0.500

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

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

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

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WesLend ARM															
1700-77 Margin 2.25				5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25				7/1 LIBOR ARM Caps 5/2/5			
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	98.479	98.450	98.422	2.750	98.550	98.517	98.483	2.750	98.361	98.328	98.289	2.750	98.361	98.328	98.289
2.875	98.812	98.778	98.749	2.875	98.922	98.883	98.849	2.875	98.786	98.747	98.710	2.875	98.786	98.747	98.710
3.000	99.145	99.105	99.076	3.000	99.292	99.248	99.214	3.000	99.208	99.165	99.128	3.000	99.208	99.165	99.128
3.125	99.474	99.430	99.399	3.125	99.657	99.608	99.574	3.125	99.627	99.578	99.542	3.125	99.627	99.578	99.542
3.250	99.786	99.736	99.704	3.250	100.019	99.965	99.930	3.250	100.025	99.971	99.935	3.250	100.025	99.971	99.935
3.375	100.094	100.040	100.007	3.375	100.379	100.320	100.285	3.375	100.419	100.359	100.324	3.375	100.419	100.359	100.324
3.500	100.403	100.343	100.309	3.500	100.740	100.675	100.640	3.500	100.811	100.747	100.712	3.500	100.811	100.747	100.712
3.625	100.713	100.648	100.612	3.625	101.101	101.032	100.996	3.625	101.205	101.135	101.100	3.625	101.205	101.135	101.100
3.750	100.966	100.895	100.857	3.750	101.386	101.311	101.274	3.750	101.523	101.448	101.412	3.750	101.523	101.448	101.412
3.875	101.210	101.135	101.094	3.875	101.659	101.578	101.539	3.875	101.830	101.750	101.713	3.875	101.830	101.750	101.713
4.000	101.452	101.372	101.329	4.000	101.929	101.844	101.803	4.000	102.134	102.049	102.010	4.000	102.134	102.049	102.010
4.125	101.695	101.609	101.563	4.125	102.200	102.110	102.067	4.125	102.438	102.347	102.307	4.125	102.438	102.347	102.307
4.250	101.365	101.322	101.280	4.250	101.691	101.648	101.605	4.250	101.565	101.522	101.479	4.250	101.565	101.522	101.479
4.375	101.485	101.442	101.399	4.375	101.895	101.853	101.810	4.375	101.779	101.737	101.694	4.375	101.779	101.737	101.694
4.500	101.729	101.686	101.643	4.500	102.031	101.988	101.946	4.500	101.881	101.838	101.796	4.500	101.881	101.838	101.796
				4.625	102.148	102.106	102.063								

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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

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WesLend ARM High Balance

1733-77 5/1 LIBOR ARM High Balance				1833-77 7/1 LIBOR ARM High Balance				1933-77 10/1 LIBOR ARM High Balance			
Margin 2.25		Caps 2/2/5		Margin 2.25		Caps 5/2/5		Margin 2.25		Caps 5/2/5	
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	98.836	98.808	98.779	2.750	98.889	98.855	98.821	2.750	98.714	98.681	98.642
2.875	99.166	99.132	99.103	2.875	99.258	99.219	99.185	2.875	99.136	99.098	99.060
3.000	99.492	99.453	99.423	3.000	99.624	99.581	99.547	3.000	99.557	99.513	99.476
3.125	99.819	99.774	99.744	3.125	99.988	99.939	99.905	3.125	99.973	99.924	99.888
3.250	100.127	100.077	100.046	3.250	100.348	100.294	100.259	3.250	100.368	100.314	100.279
3.375	100.434	100.379	100.346	3.375	100.707	100.647	100.612	3.375	100.759	100.700	100.664
3.500	100.743	100.683	100.649	3.500	101.065	101.000	100.965	3.500	101.148	101.083	101.048
3.625	101.054	100.989	100.954	3.625	101.424	101.355	101.319	3.625	101.537	101.467	101.432
3.750	101.309	101.238	101.200	3.750	101.706	101.631	101.594	3.750	101.852	101.777	101.741
3.875	101.555	101.479	101.438	3.875	101.978	101.897	101.858	3.875	102.155	102.075	102.038
4.000	101.797	101.716	101.673	4.000	102.249	102.164	102.123	4.000	102.457	102.371	102.333
4.125	102.040	101.954	101.909	4.125	102.521	102.431	102.388	4.125	102.759	102.668	102.628
4.250	102.270	102.179	102.130	4.250	102.755	102.659	102.614	4.250	102.981	102.885	102.843
4.375	102.498	102.402	102.351	4.375	102.985	102.884	102.836	4.375	103.194	103.093	103.048
4.500	102.726	102.625	102.571	4.500	103.216	103.110	103.059	4.500	103.410	103.304	103.256
4.625	102.954	102.847	102.790	4.625	103.447	103.336	103.282	4.625	103.500	103.500	103.464
4.750	103.149	103.037	102.977	4.750	103.500	103.500	103.500	4.750	103.500	103.500	103.500
4.875	103.341	103.224	103.160	4.875				4.875			
5.000	103.500	103.411	103.344	5.000				5.000			
5.125	103.500	103.500	103.500	5.125				5.125			

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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



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

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WesLend Jumbo

3000-21 Jumbo 30 Yr Fixed						3300-21 Jumbo 15 Yr Fixed					
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.000			3.750								
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	Rate	30 Day	45 Day	Rate	30 Day	45 Day			
3.500			3.500			3.625			3.625			3.750					
3.625			3.625			3.750			3.750			3.875					
3.750			3.750			3.875			3.875			4.000					
3.875			3.875			4.000			4.000			4.125					
4.000			4.000			4.125			4.125			4.250					
4.125			4.125			4.250			4.250			4.375					
4.250			4.250			4.375			4.375			4.500					
4.375			4.375			4.500			4.500			4.625					
4.500			4.500			4.625			4.625			4.750					
4.625			4.625			4.750			4.750			4.875					
4.750			4.750			4.875			4.875			5.000					
4.875			4.875			5.000			5.000			5.125					
5.000			5.000			5.125			5.125			5.250					
5.125			5.125			5.250			5.250			5.375					
5.250			5.250			5.375			5.375			5.500					
5.375			5.375			5.500			5.500			5.625					
5.500			5.500			5.625			5.625			5.750					
5.625			5.625			5.750			5.750			5.875					
5.750			5.750			5.875			5.875			6.000					
5.875			5.875														

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