



Effective: 9/18/19 12:08 PM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

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New Locks

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



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WesLend Fixed Agency - LP Only

1001-01 FHLMC 25/30 Yr Fixed					1201-01 FHLMC 20 Yr Fixed					1301-01 FHLMC 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.000	97.755	97.670	97.612	97.584	3.000	99.056	98.982	98.932	98.917	2.750	99.294	99.210	99.117	98.973
3.125	98.807	98.651	98.588	98.481	3.125	99.646	99.577	99.523	99.513	2.875	99.805	99.726	99.635	99.443
3.250	99.611	99.554	99.489	99.191	3.250	100.223	100.139	100.079	100.075	3.000	100.343	100.268	100.175	100.081
3.375	100.183	100.125	100.060	99.833	3.375	100.854	100.699	100.634	100.606	3.125	100.753	100.704	100.665	100.616
3.500	100.632	100.527	100.456	100.343	3.500	101.236	101.104	101.034	101.040	3.250	101.201	101.130	101.060	101.006
3.625	101.127	101.089	101.040	100.743	3.625	101.793	101.716	101.640	101.620	3.375	101.576	101.507	101.442	101.384
3.750	101.789	101.751	101.702	100.985	3.750	102.291	102.247	102.166	102.152	3.500	102.048	101.873	101.687	101.624
3.875	102.081	102.042	101.994	101.552	3.875	102.786	102.747	102.661	102.652	3.625	102.463	102.288	102.053	101.984
4.000	102.479	102.441	102.392	102.012	4.000	103.195	103.162	103.070	103.067	3.750	102.642	102.584	102.497	102.372
4.125	102.519	102.466	102.438	102.333	4.125	103.541	103.512	103.416	103.418	3.875	102.907	102.796	102.786	102.707
4.250	103.127	103.103	103.086	102.226	4.250	103.809	103.846	103.745	103.720	4.000	103.301	103.127	103.041	102.941
4.375	103.354	103.330	103.314	102.737	4.375	104.294	104.337	104.230	104.211	4.125	103.654	103.479	103.350	103.128
4.500	103.624	103.576	103.560	103.123	4.500	104.657	104.705	104.593	104.580	4.250	103.900	103.725	103.656	103.548
4.625	103.875	103.855	103.855	103.316	4.625	104.848	104.901	104.784	104.776	4.375	104.084	103.993	103.991	103.891
4.750	104.302	104.194	104.194	103.300	4.750	104.938	104.995	104.873	104.835	4.500	104.335	104.230	104.243	104.139
4.875	104.628	104.500	104.497	103.737	4.875	105.388	105.450	105.323	105.290	4.625	104.584	104.545	104.491	103.732
5.000	104.821	104.693	104.690	104.068	5.000	105.705	105.773	105.640	105.613	4.750	104.578	104.540	104.486	104.075
5.125	105.134	105.006	104.982	104.313	5.125	105.938	106.010	105.872	105.851	4.875	104.646	104.597	104.508	104.309
5.250	105.286	105.260	105.235	104.694	5.250	106.057	106.133	105.990	105.937	5.000	104.781	104.661	104.594	104.469
5.375	105.227	105.298	105.141	105.077	5.375	106.150	106.150	106.150	106.150	5.125	102.704	102.571	102.516	102.384
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	98.192	98.169	98.082	98.063	2.875	99.058	99.058	99.002	99.002	
3.375	98.842	98.819	98.735	98.716	3.000	99.629	99.608	99.564	99.546	
3.500	100.580	100.557	100.476	100.457	3.125	99.924	99.902	99.860	99.842	
3.625	100.870	100.847	100.772	100.753	3.250	101.344	101.322	101.281	101.265	
3.750	101.354	101.309	101.260	101.223	3.375	101.724	101.702	101.662	101.647	
3.875	101.847	101.803	101.763	101.726	3.500	101.825	101.803	101.764	101.746	
4.000	102.359	102.314	102.280	102.244	3.625	102.034	101.990	101.982	101.946	
4.125	102.399	102.354	102.311	102.274	3.750	102.635	102.592	102.586	102.547	
4.250	102.659	102.592	102.607	102.552	3.875	102.756	102.712	102.707	102.671	
4.375	102.960	102.894	102.910	102.855	4.000	103.157	103.113	103.109	103.073	
4.500	103.202	103.135	103.154	103.098	4.125	102.800	102.734	102.669	102.613	
4.625	103.210	103.143	103.165	103.110	4.250	103.262	103.196	103.131	103.075	
4.750	103.256	103.166	103.185	103.111	4.375	103.616	103.550	103.487	103.429	
4.875	103.543	103.454	103.475	103.402	4.500	102.237	102.148	102.039	101.966	
5.000	103.791	103.702	103.726	103.653	4.625	102.695	102.606	102.497	102.424	
5.125	103.552	103.440	103.427	103.336	4.750					
5.250	104.053	103.941	103.932	103.840	4.875					
5.375	104.223	104.090	104.138	104.028	5.000					
5.500	104.502	104.369	104.418	104.308	5.125					
5.625	104.410	104.277	104.330	104.220	5.250					

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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



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

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WesLend Conforming DU and LP															
1000-99 1001-99					1200-99 1201-99					1300-99 1301-99					
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.000	97.755	97.670	97.612	97.584	3.000	99.056	98.982	98.932	98.917	2.750	99.294	99.210	99.117	98.973	
3.125	98.807	98.651	98.588	98.481	3.125	99.646	99.577	99.523	99.513	2.875	99.805	99.726	99.635	99.443	
3.250	99.611	99.554	99.489	99.191	3.250	100.223	100.139	100.079	100.075	3.000	100.343	100.268	100.175	100.081	
3.375	100.183	100.125	100.060	99.833	3.375	100.854	100.699	100.634	100.606	3.125	100.753	100.704	100.665	100.616	
3.500	100.632	100.527	100.456	100.343	3.500	101.236	101.104	101.034	101.040	3.250	101.201	101.130	101.060	101.006	
3.625	101.127	101.089	101.040	100.743	3.625	101.793	101.716	101.640	101.620	3.375	101.576	101.507	101.442	101.384	
3.750	101.789	101.751	101.702	100.985	3.750	102.291	102.247	102.166	102.152	3.500	102.048	101.873	101.687	101.624	
3.875	102.081	102.042	101.994	101.552	3.875	102.786	102.747	102.661	102.652	3.625	102.463	102.288	102.053	101.984	
4.000	102.479	102.441	102.392	102.012	4.000	103.195	103.162	103.070	103.067	3.750	102.642	102.584	102.497	102.372	
4.125	102.519	102.466	102.438	102.333	4.125	103.541	103.512	103.416	103.418	3.875	102.907	102.796	102.786	102.707	
4.250	103.127	103.103	103.086	102.226	4.250	103.809	103.846	103.745	103.720	4.000	103.301	103.127	103.041	102.941	
4.375	103.354	103.330	103.314	102.737	4.375	104.294	104.337	104.230	104.211	4.125	103.654	103.479	103.350	103.128	
4.500	103.624	103.576	103.560	103.123	4.500	104.657	104.705	104.593	104.580	4.250	103.900	103.725	103.656	103.548	
4.625	103.875	103.855	103.855	103.316	4.625	104.848	104.901	104.784	104.776	4.375	104.084	103.993	103.991	103.891	
4.750	104.302	104.194	104.194	103.300	4.750	104.938	104.995	104.873	104.835	4.500	104.335	104.230	104.243	104.139	
4.875	104.628	104.500	104.497	103.737	4.875	105.388	105.450	105.323	105.290	4.625	104.584	104.545	104.491	103.732	
5.000	104.821	104.693	104.690	104.068	5.000	105.705	105.773	105.640	105.613	4.750	104.578	104.540	104.486	104.075	
5.125	105.134	105.006	104.982	104.313	5.125	105.938	106.010	105.872	105.851	4.875	104.646	104.597	104.508	104.309	
5.250	105.286	105.260	105.235	104.694	5.250	106.057	106.133	105.990	105.937	5.000	104.781	104.661	104.594	104.469	
5.375	105.227	105.298	105.141	105.077	5.375	106.150	106.150	106.150	106.150	5.125	102.704	102.571	102.516	102.384	

1400-99 1401-99															
Conventional 10 Yr Fixed					1008-05 1007-05					1308-05 1307-05					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.750	99.003	98.969	98.919	98.886	3.250	99.021	98.947	98.879	98.861	2.750	98.447	98.411	98.359	98.323	
2.875	99.479	99.441	99.395	99.358	3.375	99.657	99.588	99.515	99.503	2.875	98.922	98.881	98.833	98.793	
3.000	100.002	99.972	99.933	99.795	3.500	100.162	100.098	100.019	100.013	3.000	99.565	99.519	99.476	99.431	
3.125	100.433	100.404	100.364	100.186	3.625	100.557	100.498	100.414	100.413	3.125	100.103	100.054	100.015	99.966	
3.250	100.706	100.677	100.637	100.563	3.750	100.828	100.773	100.684	100.655	3.250	100.498	100.444	100.410	100.356	
3.375	101.083	101.038	100.998	100.940	3.875	101.389	101.340	101.245	101.222	3.375	100.880	100.822	100.792	100.734	
3.500	101.790	101.615	101.502	101.299	4.000	101.843	101.799	101.699	101.682	3.500	101.126	101.062	101.037	100.974	
3.625	102.206	102.031	101.891	101.662	4.125	102.160	102.121	102.016	102.003	3.625	101.494	101.423	101.403	101.334	
3.750	102.326	102.151	102.097	102.026	4.250	102.020	102.048	101.938	101.896	3.750	101.887	101.812	101.797	101.722	
3.875	102.539	102.364	102.330	102.254	4.375	102.526	102.559	102.444	102.407	3.875	102.226	102.146	102.136	102.057	
4.000	102.607	102.514	102.512	102.429	4.500	102.907	102.945	102.824	102.793	4.000	102.464	102.380	102.374	102.291	
4.125	103.375	103.200	103.119	102.778	4.625	103.094	103.137	103.011	102.986	4.125	102.660	102.569	102.569	102.478	
4.250	103.305	103.212	103.219	103.126	4.750	103.109	103.156	103.025	102.970	4.250	103.085	102.989	102.993	102.898	
4.375	103.530	103.432	103.444	103.347	4.875	103.541	103.593	103.457	103.407	4.375	103.432	103.332	103.341	103.241	
4.500	103.715	103.613	103.629	103.528	5.000	103.867	103.924	103.782	103.738	4.500	103.685	103.580	103.593	103.489	
4.625	104.240	104.218	104.182	103.525	5.125	104.106	104.169	104.022	103.983	4.625	103.380	103.268	103.193	103.082	
4.750	104.150	104.036	103.968	103.855	5.250	104.520	104.586	104.434	104.364	4.750	103.727	103.611	103.541	103.425	
4.875	104.357	104.239	104.176	104.055	5.375	104.897	104.968	104.811	104.747	4.875	103.966	103.844	103.779	103.659	
5.000	104.521	104.398	104.340	104.217	5.500	105.189	105.265	105.102	105.033	5.000	104.131	104.005	103.944	103.819	
5.125	102.242	102.112	102.059	101.930	5.625	105.500	105.500	105.500	105.500	5.125	102.054	101.921	101.866	101.734	

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 > 15y										-0.750
2-4 Units										-1.000
Manufactured										-0.750

Loans with Secondary Financing					Cash Out (All Terms)				
All Loans with Subordinate Financing									
The below adds also apply:									
LTV Range	CLTV Range	Fico <720	Fico >720		<=60	60.01 - 70	70.01 - 75	75.01 - 80	
<= 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									
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	



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WesLend Fixed High Balance

1033-99 1133-99					1233-99 1153-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	98.977	98.822	98.758	98.322	3.250	98.183	98.059	97.945		2.750	99.079	99.065	99.032	
3.375	99.540	99.385	99.321	98.990	3.375	98.811	98.695	98.587		2.875	99.460	99.445	99.412	
3.500	100.030	99.785	99.722	99.595	3.500	99.342	99.237	99.136		3.000	99.816	99.802	99.769	
3.625	100.614	100.478	100.394	100.360	3.625	99.627	99.528	99.435		3.125	100.090	100.075	100.042	
3.750	101.266	101.192	101.102	101.074	3.750	100.250	100.167	100.068		3.250	100.643	100.621	100.585	
3.875	101.879	101.830	101.735	101.712	3.875	100.784	100.710	100.613		3.375	100.910	100.888	100.852	
4.000	102.420	102.375	102.276	102.258	4.000	101.316	101.249	101.151		3.500	101.234	101.212	101.175	
4.125	102.820	102.781	102.676	102.664	4.125	101.375	101.299	101.208		3.625	101.492	101.470	101.434	
4.250	102.538	102.566	102.455	102.413	4.250	101.679	101.635	101.491		3.750	101.660	101.652	101.623	
4.375	103.122	103.155	103.040	103.003	4.375	101.985	101.942	101.801		3.875	101.877	101.870	101.841	
4.500	103.583	103.621	103.501	103.470	4.500	102.238	102.195	102.058		4.000	102.146	102.139	102.109	
4.625	103.935	103.978	103.852	103.827	4.625	102.263	102.220	102.084		4.125	102.348	102.336	102.305	
4.750	103.476	103.522	103.391	103.336	4.750	102.255	102.217	102.110		4.250	102.560	102.553	102.524	
4.875	104.022	104.074	103.938	103.888	4.875	102.308	102.270	102.170		4.375	102.592	102.585	102.556	
5.000	104.452	104.510	104.368	104.324	5.000	102.608	102.571	102.475		4.500	102.691	102.684	102.654	
5.125	104.738	104.800	104.653	104.614	5.125	102.632	102.592	102.476		4.625	103.343	103.336	103.307	
					5.250	102.369	102.329	102.220		4.750	102.873	102.832	102.761	

1433-99
1453-99

Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.750	98.863	98.849	98.816	
2.875	99.244	99.230	99.197	
3.000	99.601	99.586	99.554	
3.125	99.874	99.859	99.827	
3.250	100.427	100.405	100.369	
3.375	100.694	100.672	100.636	
3.500	101.018	100.996	100.960	
3.625	101.276	101.254	101.218	
3.750	101.444	101.437	101.407	
3.875	101.662	101.654	101.625	
4.000	101.930	101.923	101.894	
4.125	102.133	102.121	102.089	
4.250	102.345	102.337	102.308	
4.375	102.377	102.369	102.340	
4.500	102.475	102.468	102.439	
4.625	103.128	103.120	103.091	
4.750	102.443	102.428	102.370	

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years o

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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



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WesLend Government																						
8000-99		6000-99		FHA/VA 25/30 Yr Fixed					8200-99		FHA/VA 20 Yr Fixed					8300-99		FHA/VA 15 Yr Fixed				
8100-99	6100-99	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day						
2.750	99.884	99.596	99.381				3.250	101.679	101.572	101.503	101.457	2.750	99.749	99.713	99.660	99.625						
2.875	100.358	100.106	99.964				3.375	102.141	102.039	101.965	101.925	2.875	100.135	100.094	100.046	100.006						
3.000	101.086	100.640	100.528				3.500	102.575	102.479	102.400	102.365	3.000	100.512	100.467	100.423	100.379						
3.125	101.767	101.193	101.081				3.625	103.054	102.982	102.878	102.849	3.125	100.907	100.858	100.819	100.770						
3.250	102.327	101.716	101.604	101.457			3.750	103.505	103.420	103.330	103.306	3.250	101.484	101.230	101.195	101.142						
3.375	102.953	102.587	101.965	101.925			3.875	103.158	103.107	103.013	102.957	3.375	101.907	101.502	101.473	101.413						
3.500	103.531	102.967	102.400	102.365			4.000	103.553	103.471	103.432	103.321	3.500	102.329	101.852	101.828	101.763						
3.625	104.027	102.988	102.889	102.849			4.125	104.040	103.958	103.919	103.763	3.625	102.746	102.207	102.187	102.118						
3.750	103.968	103.516	103.468	103.306			4.250	104.386	104.351	104.240	104.202	3.750	102.844	102.705	102.692	102.615						
3.875	104.099	103.699	103.013	102.957			4.375	103.676	103.573	103.534	103.363	3.875	103.220	103.044	103.035	102.953						
4.000	104.611	104.213	103.432	103.321			4.500	104.160	104.057	104.018	103.673	4.000	103.606	103.369	103.365	103.278						
4.125	105.053	104.398	103.919	103.763			4.625	104.638	104.535	104.496	104.109	4.125	103.784	103.693	103.693	103.602						
4.250	104.827	104.402	104.240	104.202			4.750	104.709	104.724	104.593	104.539	4.250	104.100	104.004	104.008	103.913						
4.375	104.735	104.403	103.534	103.363			4.875	104.558	104.435	104.396	103.782	4.375	104.305	104.202	104.118	104.016						
4.500	105.226	104.741	104.018	103.673			5.000	104.877	104.753	104.714	104.054	4.500	104.605	104.497	104.418	104.311						
4.625	105.661	104.953	104.496	104.109			5.125	105.364	105.240	105.201		4.625	104.582	104.539	104.476							
4.750	105.382	105.005	104.593	104.539			5.250	104.663	104.519	104.480		4.750	103.477	103.434	103.370							
4.875	105.622	105.007	104.396	103.782			5.375	104.924	104.780	104.741		4.875	103.846	103.803	103.738							
5.000	105.937	105.261	104.714	104.054			5.500	105.436	105.292	105.253		5.000	104.212	104.169	104.105							
5.125	106.274	105.269	105.201				5.625	105.703	105.558	105.519		5.125	104.576	104.533	104.469							

7000-99 USDA 30 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	
3.250	101.779	101.672	101.603	101.557	
3.375	102.241	102.139	102.065	102.025	
3.500	102.675	102.579	102.500	102.465	
3.625	103.154	103.082	102.978	102.949	
3.750	103.605	103.520	103.430	103.406	
3.875	103.258	103.207	103.113	103.057	
4.000	103.653	103.571	103.532	103.421	
4.125	104.140	104.058	104.019	103.863	
4.250	104.486	104.451	104.340	104.302	
4.375	103.776	103.673	103.634	103.463	
4.500	104.260	104.157	104.118	103.773	
4.625	104.738	104.635	104.596	104.209	
4.750	104.809	104.824	104.693	104.639	
4.875	104.658	104.535	104.496	103.882	
5.000	104.977	104.853	104.814	104.154	
5.125	105.464	105.340	105.301		
5.250	104.763	104.619	104.580		
5.375	105.024	104.880	104.841		
5.500	105.536	105.392	105.353		
5.625	105.803	105.658	105.619		

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	100.549	100.195	100.083		2.750	98.811	98.795	98.774		
3.375	100.969	100.594	100.546		2.875	99.262	99.246	99.225		
3.500	101.375	101.129	101.081		3.000	99.705	99.689	99.668		
3.625	101.824	101.635	101.587		3.125	100.147	100.131	100.110		
3.750	102.256	102.113	102.065		3.250	100.569	100.553	100.532		
3.875	102.013	101.618	101.587		3.375	100.642	100.627	100.606		
4.000	102.261	101.916	101.886		3.500	101.067	101.051	101.030		
4.125	102.704	102.236	102.205		3.625	101.480	101.465	101.444		
4.250	102.724	102.613	102.582		3.750	101.899	101.883	101.862		
4.375	102.672	102.183	102.155		3.875	101.783	101.775	101.761		
4.500	102.938	102.495	102.467		4.000	102.211	102.203	102.189		
4.625	103.373	102.784	102.757		4.125	102.640	102.632	102.618		
4.750	103.208	103.097	103.069		4.250	102.943	102.935	102.921		
4.875	102.977	102.696	102.732		4.375	101.599	101.520	101.461		
5.000	103.502	103.015	103.050		4.500	101.961	101.883	101.823		
5.125	102.982	102.924	102.777		4.625	102.326	102.248	102.189		
5.250	103.090	103.125	102.973		4.750	102.695	102.617	102.557		
5.375	102.527	102.383	100.217		4.875					
5.500	103.039	102.954	102.791		5.000					
5.625	103.555	103.411	101.245		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	95.932	95.904	95.860	2.750	95.932	95.904	95.860
2.875	96.216	96.183	96.143	2.875	96.216	96.183	96.143
3.000	99.674	99.611	99.549	3.000	99.674	99.611	99.549
3.125	100.061	99.998	99.936	3.125	100.061	99.998	99.936
3.250	100.438	100.375	100.313	3.250	100.438	100.375	100.313
3.375	100.514	100.451	100.389	3.375	100.514	100.451	100.389
3.500	100.902	100.839	100.777	3.500	100.902	100.839	100.777
3.625	101.289	101.226	101.164	3.625	101.289	101.226	101.164
3.750	101.678	101.615	101.553	3.750	101.678	101.615	101.553
3.875	101.710	101.647	101.585	3.875	101.710	101.647	101.585
4.000	102.099	102.036	101.974	4.000	102.099	102.036	101.974
4.125	102.498	102.435	102.373	4.125	102.498	102.435	102.373
4.250	102.888	102.825	102.763	4.250	102.888	102.825	102.763
4.375	102.173	102.110	102.048	4.375	102.173	102.110	102.048
4.500	102.570	102.507	102.445	4.500	102.570	102.507	102.445
4.625	102.958	102.895	102.833	4.625	102.958	102.895	102.833
4.750	103.346	103.283	103.221	4.750	103.346	103.283	103.221
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	98.464	98.433	98.401		3.250	98.794	98.763	98.732		
3.375	98.978	98.947	98.916		3.375	99.169	99.138	99.107		
3.500	99.295	99.263	99.232		3.500	99.961	99.930	99.899		
3.625	99.908	99.876	99.845		3.625	100.764	100.733	100.702		
3.750	100.496	100.465	100.434		3.750	101.149	101.117	101.086		
3.875	100.887	100.856	100.825		3.875	101.393	101.362	101.331		
4.000	101.211	101.180	101.148		4.000	101.667	101.636	101.605		
4.125	101.442	101.411	101.380		4.125	102.039	102.008	101.977		
4.250	102.043	102.012	101.981		4.250	102.430	102.398	102.367		
4.375	102.312	102.280	102.249		4.375	102.605	102.574	102.543		
4.500	102.595	102.564	102.533		4.500	102.798	102.767	102.736		
4.625	102.793	102.762	102.731		4.625	103.272	103.240	103.209		
4.750	103.305	103.273	103.242		4.750	103.622	103.591	103.559		
4.875	103.630	103.599	103.568		4.875	103.856	103.825	103.794		
5.000					5.000	104.007	103.976	103.945		
5.125					5.125	104.287	104.255	104.224		
5.250					5.250	104.565	104.534	104.503		
5.375					5.375					
5.500					5.500					
5.625					5.625					

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

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

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

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

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

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

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

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

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

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

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

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HomePossible						
	1022-00	Home Possible 30 Yr Fixed				
	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
		3.250	98.754	98.731	98.644	98.625
		3.375	99.404	99.381	99.297	99.278
		3.500	101.143	101.120	101.039	101.020
		3.625	101.432	101.409	101.334	101.315
		3.750	101.917	101.872	101.823	101.786
		3.875	102.410	102.366	102.326	102.289
		4.000	102.922	102.877	102.843	102.807
		4.125	102.962	102.917	102.874	102.837
		4.250	103.217	103.150	103.165	103.110
		4.375	103.517	103.451	103.467	103.412
		4.500	103.759	103.692	103.711	103.655
		4.625	103.767	103.700	103.722	103.667
		4.750	104.089	103.999	104.018	103.944
		4.875	104.376	104.287	104.308	104.235
		5.000	104.624	104.535	104.559	104.486
		5.125	104.952	104.840	104.827	104.736
		5.250	105.452	105.340	105.331	105.239
		5.375	105.623	105.490	105.538	105.428
		5.500	105.902	105.769	105.818	105.708
		5.625	106.512	106.379	106.432	106.322

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			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

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

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

Loans with Secondary Financing	
All Loans with Subordinate Financing	-0.500

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

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

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

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WesLend ARM																							
1700-77 Margin 2.25				5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25				7/1 LIBOR ARM Caps 5/2/5				1900-77 Margin 2.25				10/1 LIBOR ARM Caps 5/2/5			
Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day	
2.750	98.707	98.681	98.653					2.750	98.836	98.806	98.774							2.750	98.677	98.646	98.611		
2.875	99.035	99.004	98.976					2.875	99.209	99.173	99.141							2.875	99.085	99.050	99.015		
3.000	99.363	99.327	99.297					3.000	99.580	99.539	99.507							3.000	99.492	99.451	99.416		
3.125	99.688	99.646	99.616					3.125	99.947	99.901	99.868							3.125	99.894	99.849	99.815		
3.250	99.988	99.941	99.909					3.250	100.326	100.274	100.242							3.250	100.272	100.221	100.187		
3.375	100.284	100.232	100.199					3.375	100.706	100.649	100.617							3.375	100.645	100.589	100.555		
3.500	100.580	100.523	100.489					3.500	101.086	101.024	100.992							3.500	101.018	100.956	100.922		
3.625	100.878	100.816	100.780					3.625	101.468	101.401	101.369							3.625	101.391	101.324	101.290		
3.750	101.150	101.083	101.044					3.750	101.722	101.650	101.615							3.750	101.669	101.597	101.561		
3.875	101.418	101.345	101.305					3.875	101.957	101.880	101.843							3.875	101.932	101.855	101.817		
4.000	101.683	101.605	101.563					4.000	102.191	102.108	102.068							4.000	102.193	102.111	102.071	101.989	
4.125	101.949	101.866	101.821					4.125	102.424	102.336	102.294							4.125	102.453	102.366	102.324	102.237	
4.250	101.472	101.429	101.386					4.250	101.622	101.579	101.536							4.250	101.368	101.326	101.282		
4.375	101.576	101.533	101.490					4.375	101.796	101.753	101.710							4.375	101.560	101.517	101.474		
4.500	101.829	101.786	101.743					4.500	101.913	101.871	101.828							4.500	101.663	101.620	101.577		
								4.625	102.016	101.973	101.930												

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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

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WesLend ARM High Balance

1733-77 Margin 2.25 5/1 LIBOR ARM High Balance Caps 2/2/5				1833-77 Margin 2.25 7/1 LIBOR ARM High Balance Caps 5/2/5				1933-77 Margin 2.25 10/1 LIBOR ARM High Balance Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	99.061	99.036	99.008	2.750	99.173	99.143	99.110	2.750	99.028	98.998	98.962
2.875	99.386	99.355	99.326	2.875	99.543	99.507	99.475	2.875	99.434	99.399	99.364
3.000	99.707	99.671	99.641	3.000	99.911	99.870	99.837	3.000	99.838	99.798	99.763
3.125	100.029	99.987	99.957	3.125	100.276	100.229	100.197	3.125	100.239	100.193	100.159
3.250	100.326	100.280	100.248	3.250	100.653	100.601	100.569	3.250	100.614	100.563	100.529
3.375	100.621	100.569	100.536	3.375	101.031	100.975	100.942	3.375	100.983	100.927	100.893
3.500	100.918	100.861	100.826	3.500	101.410	101.348	101.316	3.500	101.352	101.290	101.256
3.625	101.218	101.156	101.120	3.625	101.790	101.723	101.690	3.625	101.720	101.654	101.620
3.750	101.491	101.424	101.386	3.750	102.041	101.969	101.935	3.750	101.995	101.923	101.887
3.875	101.761	101.688	101.648	3.875	102.276	102.198	102.161	3.875	102.255	102.178	102.140
4.000	102.027	101.949	101.906	4.000	102.510	102.427	102.388	4.000	102.514	102.432	102.392
4.125	102.294	102.211	102.166	4.125	102.745	102.657	102.615	4.125	102.774	102.686	102.644
4.250	102.519	102.430	102.383	4.250	103.000	102.907	102.862	4.250	103.042	102.949	102.905
4.375	102.739	102.645	102.595	4.375	103.259	103.160	103.114	4.375	103.314	103.216	103.170
4.500	102.958	102.859	102.806	4.500	103.500	103.415	103.366	4.500	103.500	103.485	103.437
4.625	103.177	103.073	103.017	4.625	103.500	103.500	103.500	4.625	103.500	103.500	103.500
4.750	103.371	103.262	103.202	4.750				4.750			
4.875	103.500	103.448	103.385	4.875				4.875			
5.000	103.500	103.500	103.500	5.000				5.000			
5.125				5.125				5.125			

Extension and Re-lock Fees

Please call lock desk 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
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