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



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

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WesLend Fixed Agency - LP Only

1001-01 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	97.652	97.568	97.509	97.480	3.000	98.949	98.876	98.825	98.809	2.750	99.265	99.183	99.088	99.036
3.125	98.824	98.676	98.619	98.368	3.125	99.533	99.465	99.410	99.399	2.875	99.775	99.695	99.603	99.502
3.250	99.493	99.364	99.308	99.069	3.250	100.089	100.025	99.964	99.951	3.000	100.313	100.242	100.177	100.135
3.375	99.999	99.938	99.882	99.697	3.375	100.744	100.685	100.619	100.587	3.125	100.799	100.751	100.710	100.663
3.500	100.443	100.391	100.334	100.195	3.500	101.135	101.081	101.010	100.983	3.250	101.196	101.137	101.099	101.049
3.625	101.031	100.995	100.954	100.587	3.625	101.748	101.692	101.615	101.594	3.375	101.564	101.509	101.475	101.421
3.750	101.546	101.509	101.469	100.946	3.750	102.255	102.212	102.130	102.115	3.500	102.033	101.858	101.715	101.657
3.875	101.943	101.906	101.866	101.498	3.875	102.737	102.699	102.612	102.603	3.625	102.443	102.268	102.110	102.043
4.000	102.343	102.306	102.266	101.945	4.000	103.138	103.105	103.013	103.009	3.750	102.640	102.587	102.498	102.426
4.125	102.542	102.526	102.526	102.261	4.125	103.479	103.451	103.354	103.355	3.875	102.976	102.846	102.831	102.756
4.250	103.060	102.948	102.948	102.211	4.250	103.800	103.839	103.737	103.711	4.000	103.364	103.189	103.066	102.987
4.375	103.323	103.271	103.271	102.708	4.375	104.275	104.319	104.211	104.191	4.125	103.713	103.538	103.357	103.185
4.500	103.602	103.580	103.580	103.083	4.500	104.633	104.682	104.569	104.554	4.250	103.958	103.783	103.692	103.601
4.625	103.929	103.912	103.912	103.273	4.625	104.821	104.875	104.757	104.748	4.375	104.138	104.047	104.034	103.938
4.750	104.284	104.178	104.178	103.314	4.750	104.961	105.018	104.895	104.856	4.500	104.371	104.271	104.280	104.180
4.875	104.604	104.493	104.493	103.739	4.875	105.400	105.463	105.334	105.301	4.625	104.579	104.543	104.494	103.815
5.000	104.792	104.687	104.687	104.063	5.000	105.712	105.780	105.647	105.619	4.750	104.574	104.538	104.489	104.151
5.125	105.014	104.960	104.960	104.308	5.125	105.941	106.015	105.876	105.853	4.875	104.652	104.535	104.517	104.380
5.250	105.428	105.412	105.412	104.713	5.250	106.078	106.150	106.011	105.958	5.000	104.815	104.694	104.660	104.539
5.375	105.237	105.309	105.151	105.086	5.375	106.150	106.150	106.150	106.150	5.125	102.735	102.605	102.516	102.386
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	99.256	99.245	99.152	99.140	2.875	99.824	99.832	99.784	99.792
3.375	99.880	99.869	99.781	99.769	3.000	100.394	100.384	100.346	100.336
3.500	100.427	100.417	100.332	100.321	3.125	100.697	100.688	100.651	100.641
3.625	100.738	100.728	100.646	100.635	3.250	101.280	101.270	101.239	101.229
3.750	101.326	101.298	101.268	101.238	3.375	101.659	101.650	101.619	101.609
3.875	101.852	101.823	101.805	101.775	3.500	101.758	101.749	101.715	101.705
4.000	102.367	102.339	102.328	102.298	3.625	102.067	102.040	102.021	101.991
4.125	102.422	102.394	102.375	102.344	3.750	102.658	102.630	102.613	102.584
4.250	102.678	102.632	102.620	102.570	3.875	102.782	102.755	102.736	102.706
4.375	103.005	102.959	102.949	102.900	4.000	103.191	103.164	103.144	103.115
4.500	103.226	103.180	103.173	103.123	4.125	102.874	102.828	102.765	102.716
4.625	103.229	103.182	103.179	103.129	4.250	103.310	103.265	103.203	103.154
4.750	103.255	103.190	103.195	103.125	4.375	103.664	103.619	103.555	103.506
4.875	103.574	103.510	103.517	103.448	4.500	102.364	102.300	102.177	102.108
5.000	103.809	103.745	103.757	103.688	4.625	102.818	102.754	102.631	102.562
5.125	103.571	103.488	103.507	103.418	4.750				
5.250	104.023	103.922	103.952	103.844	4.875				
5.375	104.292	104.191	104.222	104.114	5.000				
5.500	104.562	104.461	104.490	104.383	5.125				
5.625	104.457	104.356	104.392	104.284	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**

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

Main table with columns for 1000-99, 1100-99, 1200-99, 1300-99 and sub-columns for Rate, 15 Day, 30 Day, 45 Day, 60 Day.

Extension and Re-lock Fees table with columns for 5 Day, 7 Day, 10 Day, 15 Day and Re-Lock fee.

Price Adjustments

Risk Based Adjustments (Terms > 15 years o) and Conventional Adjusters table.

Loans with Secondary Financing and Cash Out (All Terms) tables.

LPMI Adjustments - All LPMI Products table with LTV, Coverage, and various LPMI values.

State Adjustments table with Zone 1: NY, Zone 2: MA, Zone 3: AZ, CA, CO, IA, IL, ME, MO, NV, VA, etc.

Wholesale Fee Buyout Option Price Adjustor table with columns for CA Only, TX Only, All Other.



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

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WesLend Fixed High Balance

1033-99 1133-99					1233-99 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	98.992	98.844	98.788	98.198	3.250	98.059	97.937	97.825		2.750	99.011	98.997	98.965	
3.375	99.547	99.399	99.342	98.864	3.375	98.644	98.532	98.429		2.875	99.388	99.374	99.342	
3.500	99.918	99.770	99.713	99.461	3.500	99.154	99.047	98.951		3.000	99.741	99.727	99.695	
3.625	100.373	100.238	100.198	99.948	3.625	99.431	99.327	99.234		3.125	100.010	99.995	99.964	
3.750	100.942	100.807	100.767	100.659	3.750	100.145	100.071	99.987		3.250	100.609	100.595	100.563	
3.875	101.462	101.414	101.318	101.294	3.875	100.676	100.612	100.532		3.375	100.843	100.829	100.797	
4.000	101.993	101.949	101.849	101.830	4.000	101.199	101.141	101.064		3.500	101.160	101.145	101.114	
4.125	102.374	102.336	102.230	102.217	4.125	101.255	101.190	101.118		3.625	101.443	101.429	101.397	
4.250	102.149	102.177	102.066	102.023	4.250	101.550	101.506	101.394		3.750	101.664	101.657	101.627	
4.375	102.734	102.767	102.651	102.613	4.375	101.885	101.843	101.737		3.875	101.857	101.850	101.820	
4.500	103.188	103.227	103.105	103.074	4.500	102.134	102.095	101.994		4.000	102.130	102.123	102.093	
4.625	103.527	103.571	103.444	103.418	4.625	102.159	102.121	102.022		4.125	102.347	102.339	102.310	
4.750	103.121	103.169	103.037	102.980	4.750	102.155	102.126	102.047		4.250	102.557	102.549	102.520	
4.875	103.668	103.721	103.584	103.533	4.875	102.311	102.283	102.212		4.375	102.594	102.586	102.557	
5.000	104.093	104.151	104.009	103.963	5.000	102.612	102.584	102.519		4.500	102.685	102.678	102.648	
5.125	104.368	104.431	104.284	104.243	5.125	102.543	102.512	102.424		4.625	103.274	103.266	103.237	
					5.250	102.280	102.252	102.203		4.750	102.904	102.865	102.802	

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.750	98.796	98.781	98.749	
2.875	99.173	99.158	99.126	
3.000	99.526	99.511	99.479	
3.125	99.794	99.780	99.748	
3.250	100.394	100.379	100.347	
3.375	100.628	100.613	100.581	
3.500	100.944	100.930	100.898	
3.625	101.228	101.213	101.181	
3.750	101.448	101.441	101.412	
3.875	101.641	101.634	101.605	
4.000	101.914	101.907	101.878	
4.125	102.131	102.124	102.094	
4.250	102.341	102.334	102.304	
4.375	102.378	102.371	102.341	
4.500	102.469	102.462	102.433	
4.625	103.058	103.051	103.021	
4.750	102.393	102.378	102.314	

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



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

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WesLend Government																								
8000-99 8100-99		6000-99 6100-99				FHA/VA 25/30 Yr Fixed					8200-99 6200-99		FHA/VA 20 Yr Fixed					8300-99 6300-99		FHA/VA 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day										
2.750	99.767	99.534	99.309		3.250	101.735	101.629	101.559	101.513	2.750	99.807	99.771	99.718	99.683										
2.875	100.277	100.043	99.881		3.375	102.186	102.085	102.011	101.970	2.875	100.190	100.150	100.101	100.062										
3.000	100.952	100.528	100.443		3.500	102.608	102.512	102.432	102.397	3.000	100.564	100.520	100.475	100.432										
3.125	101.593	101.077	100.992		3.625	103.070	102.980	102.895	102.866	3.125	100.951	100.903	100.862	100.815										
3.250	102.340	101.629	101.559	101.513	3.750	103.505	103.420	103.330	103.306	3.250	101.500	101.267	101.229	101.179										
3.375	102.942	102.587	102.011	101.970	3.875	103.285	103.235	103.140	103.085	3.375	101.923	101.569	101.539	101.480										
3.500	103.516	102.967	102.433	102.397	4.000	103.647	103.592	103.522	103.434	3.500	102.344	101.915	101.889	101.826										
3.625	104.003	102.988	102.932	102.866	4.125	104.131	104.078	104.006	103.864	3.625	102.761	102.261	102.239	102.171										
3.750	103.868	103.545	103.497	103.306	4.250	104.475	104.441	104.330	104.291	3.750	102.926	102.772	102.758	102.681										
3.875	104.174	103.699	103.140	103.085	4.375	103.679	103.636	103.580	103.410	3.875	103.329	103.106	103.096	103.015										
4.000	104.677	104.213	103.522	103.434	4.500	104.158	104.115	104.060	103.711	4.000	103.512	103.427	103.420	103.336										
4.125	105.115	104.398	104.006	103.864	4.625	104.651	104.608	104.553	104.139	4.125	103.831	103.742	103.739	103.651										
4.250	104.913	104.441	104.330	104.291	4.750	104.731	104.748	104.616	104.561	4.250	104.139	104.046	104.047	103.955										
4.375	104.746	104.403	103.580	103.410	4.875	104.739	104.696	104.672	103.836	4.375	104.362	104.260	104.207	104.106										
4.500	105.230	104.741	104.060	103.711	5.000	105.068	105.025	105.001	104.101	4.500	104.657	104.551	104.501	104.396										
4.625	105.679	104.953	104.553	104.139	5.125	105.520	105.477	105.453		4.625	104.617	104.574	104.574	104.519										
4.750	105.645	105.005	104.616	104.561	5.250					4.750	103.514	103.471	103.413											
4.875	105.910	105.007	104.672	103.836	5.375					4.875	103.882	103.839	103.781											
5.000	106.167	105.261	105.001	104.101	5.500					5.000	104.247	104.204	104.147											
5.125	106.548	105.477	105.453		5.625					5.125	104.611	104.568	104.512											
7000-99					USDA 30 Yr Fixed																			
Rate	15 Day	30 Day	45 Day	60 Day																				
3.250	101.835	101.729	101.659	101.613																				
3.375	102.286	102.185	102.111	102.070																				
3.500	102.708	102.612	102.532	102.497																				
3.625	103.170	103.080	102.995	102.966																				
3.750	103.605	103.520	103.430	103.406																				
3.875	103.385	103.335	103.240	103.185																				
4.000	103.747	103.692	103.622	103.534																				
4.125	104.231	104.178	104.106	103.964																				
4.250	104.575	104.541	104.430	104.391																				
4.375	103.779	103.736	103.680	103.510																				
4.500	104.258	104.215	104.160	103.811																				
4.625	104.751	104.708	104.653	104.239																				
4.750	104.831	104.848	104.716	104.661																				
4.875	104.839	104.796	104.772	103.936																				
5.000	105.168	105.125	105.101	104.201																				
5.125	105.620	105.577	105.553																					
5.250																								
5.375																								
5.500																								
5.625																								

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	100.573	100.099	100.051		2.750	98.742	98.734	98.717		
3.375	100.975	100.647	100.598		2.875	99.200	99.192	99.176		
3.500	101.390	101.179	101.130		3.000	99.638	99.630	99.614		
3.625	101.821	101.678	101.630		3.125	100.067	100.059	100.042		
3.750	102.286	102.143	102.095		3.250	100.485	100.477	100.461		
3.875	102.076	101.700	101.669		3.375	100.622	100.606	100.592		
4.000	102.327	102.006	101.975		3.500	101.041	101.026	101.012		
4.125	102.766	102.341	102.310		3.625	101.451	101.435	101.422		
4.250	102.835	102.723	102.692		3.750	101.875	101.860	101.846		
4.375	102.738	102.247	102.229		3.875	101.802	101.802	101.787		
4.500	102.988	102.545	102.528		4.000	102.231	102.231	102.217		
4.625	103.436	102.831	102.813		4.125	102.595	102.595	102.580		
4.750	103.225	103.134	103.117		4.250	102.888	102.888	102.873		
4.875	103.120	102.778	102.807		4.375	101.612	101.588	101.544		
5.000	103.654	103.096	103.125		4.500	101.976	101.953	101.908		
5.125	103.060	103.017	102.703		4.625	102.357	102.334	102.289		
5.250	103.016	103.052	102.899		4.750	102.661	102.637	102.592		
5.375	102.566	102.523	100.372		4.875					
5.500	103.076	103.033	102.771		5.000					
5.625	103.590	103.547	101.396		5.125					

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

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

**Price Adjustments**

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

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

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

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



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**WesLend Government ARM**

8700-99 FHA 5/1 ARM				6700-99 VA 5/1 ARM							
Margin 2.000		Caps 1/1/1		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	95.884	95.857	95.810	2.750	95.884	95.857	95.810				
2.875	96.164	96.133	96.090	2.875	96.164	96.133	96.090				
3.000	99.591	99.528	99.466	3.000	99.591	99.528	99.466				
3.125	99.967	99.904	99.842	3.125	99.967	99.904	99.842				
3.250	100.353	100.290	100.228	3.250	100.353	100.290	100.228				
3.375	100.420	100.357	100.295	3.375	100.420	100.357	100.295				
3.500	100.807	100.744	100.682	3.500	100.807	100.744	100.682				
3.625	101.195	101.132	101.070	3.625	101.195	101.132	101.070				
3.750	101.593	101.530	101.468	3.750	101.593	101.530	101.468				
3.875	101.625	101.562	101.500	3.875	101.625	101.562	101.500				
4.000	102.014	101.951	101.889	4.000	102.014	101.951	101.889				
4.125	102.403	102.340	102.278	4.125	102.403	102.340	102.278				
4.250	102.802	102.739	102.677	4.250	102.802	102.739	102.677	98.727			98.727
4.375	102.088	102.025	101.963	4.375	102.088	102.025	101.963				
4.500	102.474	102.411	102.349	4.500	102.474	102.411	102.349				
4.625	102.872	102.809	102.747	4.625	102.872	102.809	102.747				
4.750	103.260	103.197	103.135	4.750	103.260	103.197	103.135				
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**

<b>Zone 1:</b> PA, TX	0.125
<b>Zone 2:</b> CT, FL, IA, IL, MI, OH, OK	0.100
<b>Zone 3:</b> AR, DE, GA, IN, KS, LA, MN, MO, MS, NC, ND, NH, NJ, NY, OR, SC, SD	0.050
<b>Zone 4:</b> AL, AZ, CO, DC, ID, KY, MA, MD, ME, MT, NM, RI, TN, UT, VA, VT, WA, WV	0.000
<b>Zone 5:</b> 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	98.406	98.375	98.344		3.250	98.720	98.689	98.658		
3.375	98.911	98.880	98.849		3.375	99.093	99.061	99.030		
3.500	99.200	99.169	99.137		3.500	99.858	99.827	99.796		
3.625	99.838	99.807	99.776		3.625	100.631	100.599	100.568		
3.750	100.402	100.371	100.340		3.750	101.009	100.977	100.946		
3.875	100.786	100.755	100.724		3.875	101.262	101.231	101.199		
4.000	101.100	101.069	101.038		4.000	101.530	101.499	101.468		
4.125	101.427	101.395	101.364		4.125	102.038	102.006	101.975		
4.250	102.066	102.035	102.004		4.250	102.375	102.343	102.312		
4.375	102.329	102.297	102.266		4.375	102.593	102.561	102.530		
4.500	102.607	102.576	102.544		4.500	102.781	102.750	102.718		
4.625	102.854	102.822	102.791		4.625	103.229	103.198	103.167		
4.750	103.319	103.288	103.256		4.750	103.573	103.542	103.510		
4.875	103.639	103.608	103.576		4.875	103.835	103.803	103.772		
5.000					5.000	103.981	103.950	103.919		
5.125					5.125	104.165	104.134	104.103		
5.250					5.250	104.487	104.456	104.425		
5.375					5.375					
5.500					5.500					
5.625					5.625					

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

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

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

**Price Adjustments**

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

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

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

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

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

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

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HomePossible						
	1022-00	Home Possible 30 Yr Fixed				
	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
		3.250	99.818	99.807	99.714	99.702
		3.375	100.442	100.431	100.343	100.331
		3.500	100.990	100.980	100.895	100.884
		3.625	101.301	101.291	101.209	101.198
		3.750	101.889	101.861	101.831	101.801
		3.875	102.415	102.386	102.368	102.338
		4.000	102.929	102.901	102.890	102.860
		4.125	102.985	102.957	102.938	102.907
		4.250	103.235	103.189	103.177	103.127
		4.375	103.562	103.516	103.506	103.457
		4.500	103.784	103.738	103.731	103.681
		4.625	103.786	103.739	103.736	103.686
		4.750	104.088	104.023	104.028	103.958
		4.875	104.406	104.342	104.349	104.280
		5.000	104.641	104.577	104.589	104.520
		5.125	104.970	104.887	104.906	104.817
		5.250	105.422	105.321	105.351	105.243
		5.375	105.692	105.591	105.622	105.514
		5.500	105.962	105.861	105.890	105.783
		5.625	106.558	106.457	106.493	106.385

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										
		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	
<b>Zone 1:</b> NY	-0.100
<b>Zone 2:</b> MA	-0.050
<b>Zone 3:</b> AZ, CA, CO, HI< IA, IL, ME, MO, NV, VA	0.000
<b>Zone 4:</b> AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
<b>Zone 5:</b> GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
<b>Zone 6:</b> FL	0.100
<b>Zone 7a:</b> TX (w/o Impounds)	0.125
<b>Zone 7b:</b> 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	98.662	98.639	98.607	2.750	98.778	98.750	98.713	2.750	98.653	98.626	98.586												
2.875	98.989	98.960	98.927	2.875	99.160	99.127	99.091	2.875	99.060	99.027	98.988												
3.000	99.314	99.281	99.247	3.000	99.541	99.503	99.466	3.000	99.464	99.427	99.388												
3.125	99.638	99.599	99.564	3.125	99.918	99.874	99.838	3.125	99.865	99.822	99.784												
3.250	99.936	99.892	99.856	3.250	100.306	100.257	100.221	3.250	100.246	100.198	100.160												
3.375	100.231	100.182	100.145	3.375	100.696	100.642	100.606	3.375	100.623	100.570	100.532												
3.500	100.526	100.472	100.433	3.500	101.086	101.027	100.991	3.500	100.999	100.940	100.903												
3.625	100.823	100.763	100.723	3.625	101.478	101.413	101.378	3.625	101.376	101.312	101.274												
3.750	101.093	101.028	100.986	3.750	101.732	101.663	101.625	3.750	101.687	101.618	101.579												
3.875	101.360	101.290	101.245	3.875	101.968	101.893	101.853	3.875	101.988	101.914	101.874												
4.000	101.624	101.548	101.502	4.000	102.201	102.121	102.078	4.000	102.287	102.207	102.166	102.087											
4.125	101.888	101.807	101.758	4.125	102.435	102.349	102.304	4.125	102.585	102.500	102.457	102.373											
4.250	101.294	101.251	101.207	4.250	101.413	101.371	101.326	4.250	101.177	101.134	101.090												
4.375	101.398	101.355	101.311	4.375	101.579	101.536	101.492	4.375	101.389	101.346	101.302												
4.500	101.651	101.608	101.564	4.500	101.694	101.651	101.607	4.500	101.493	101.450	101.406												
				4.625	101.796	101.753	101.709																

**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 2-4 Units	-0.750
	-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**

<b>Zone 1:</b> NY	-0.100
<b>Zone 2:</b> MA	-0.050
<b>Zone 3:</b> AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
<b>Zone 4:</b> AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
<b>Zone 5:</b> GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
<b>Zone 6:</b> FL	0.100
<b>Zone 7a:</b> TX (w/o Impounds)	0.125
<b>Zone 7b:</b> 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	99.015	98.991	98.959	2.750	99.114	99.086	99.050	2.750	99.004	98.977	98.937	
2.875	99.337	99.308	99.276	2.875	99.494	99.461	99.424	2.875	99.408	99.376	99.337	
3.000	99.657	99.623	99.589	3.000	99.871	99.832	99.796	3.000	99.810	99.772	99.734	
3.125	99.977	99.938	99.903	3.125	100.245	100.202	100.166	3.125	100.209	100.165	100.128	
3.250	100.273	100.229	100.193	3.250	100.632	100.583	100.547	3.250	100.586	100.538	100.500	
3.375	100.566	100.517	100.480	3.375	101.020	100.966	100.931	3.375	100.959	100.906	100.868	
3.500	100.863	100.809	100.770	3.500	101.408	101.349	101.314	3.500	101.331	101.272	101.235	
3.625	101.162	101.102	101.062	3.625	101.798	101.734	101.699	3.625	101.703	101.639	101.602	
3.750	101.434	101.369	101.327	3.750	102.051	101.982	101.944	3.750	102.011	101.942	101.903	
3.875	101.702	101.632	101.588	3.875	102.286	102.211	102.171	3.875	102.309	102.235	102.195	
4.000	101.967	101.892	101.845	4.000	102.521	102.440	102.398	4.000	102.606	102.527	102.485	
4.125	102.233	102.153	102.104	4.125	102.756	102.671	102.626	4.125	102.904	102.819	102.777	
4.250	102.457	102.371	102.319	4.250	102.995	102.904	102.856	4.250	103.163	103.073	103.028	
4.375	102.675	102.584	102.529	4.375	103.235	103.139	103.089	4.375	103.419	103.324	103.277	
4.500	102.893	102.797	102.739	4.500	103.476	103.375	103.322	4.500	103.500	103.500	103.500	
4.625	103.111	103.010	102.949	4.625	103.500	103.500	103.500	4.625	101.054	101.012	100.968	
4.750	103.304	103.198	103.134	4.750				4.750				
4.875	103.496	103.384	103.317	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 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		
<b>The below adds also apply:</b>			
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**

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

**Wholesale Fee Buyout Option Price Adjustor**

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



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

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Effective: 9/20/19 12:11 PM

**WesLend Jumbo**

3000-21 Jumbo 30 Yr Fixed						3300-21 Jumbo 15 Yr Fixed					
Rate	30 Day	45 Day	Rate	30 Day	45 Day	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			3.625					
3.625			3.625			3.750			3.750			3.750					
3.750			3.750			3.875			3.875			3.875					
3.875			3.875			4.000			4.000			4.000					
4.000			4.000			4.125			4.125			4.125					
4.125			4.125			4.250			4.250			4.250					
4.250			4.250			4.375			4.375			4.375					
4.375			4.375			4.500			4.500			4.500					
4.500			4.500			4.625			4.625			4.625					
4.625			4.625			4.750			4.750			4.750					
4.750			4.750			4.875			4.875			4.875					
4.875			4.875			5.000			5.000			5.000					
5.000			5.000			5.125			5.125			5.125					
5.125			5.125			5.250			5.250			5.250					
5.250			5.250			5.375			5.375			5.375					
5.375			5.375			5.500			5.500			5.500					
5.500			5.500			5.625			5.625			5.625					
5.625			5.625			5.750			5.750			5.750					
5.750			5.750			5.875			5.875			5.875					
5.875			5.875			6.000			6.000			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
<b>LTV &gt; 80% w/No MI (in addition to above adjustments)</b>							
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