



Effective: 9/23/19 12:12 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](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.



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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	99.777	99.766	99.684	99.672	2.875	100.059	100.068	100.019	100.029
3.375	100.382	100.371	100.294	100.282	3.000	100.653	100.643	100.605	100.594
3.500	100.909	100.898	100.825	100.813	3.125	100.971	100.962	100.925	100.914
3.625	101.206	101.195	101.129	101.116	3.250	101.523	101.513	101.482	101.471
3.750	101.647	101.617	101.572	101.537	3.375	101.898	101.888	101.857	101.846
3.875	102.154	102.124	102.092	102.058	3.500	101.992	101.983	101.952	101.941
4.000	102.649	102.619	102.595	102.561	3.625	102.214	102.185	102.182	102.149
4.125	102.718	102.688	102.653	102.619	3.750	102.777	102.748	102.744	102.711
4.250	102.778	102.728	102.716	102.660	3.875	102.897	102.868	102.864	102.831
4.375	103.091	103.041	103.034	102.977	4.000	103.298	103.268	103.268	103.235
4.500	103.318	103.268	103.261	103.205	4.125	102.955	102.906	102.844	102.788
4.625	103.321	103.271	103.268	103.211	4.250	103.385	103.336	103.274	103.219
4.750	103.314	103.245	103.265	103.186	4.375	103.728	103.679	103.619	103.564
4.875	103.623	103.554	103.577	103.498	4.500	102.424	102.355	102.232	102.153
5.000	103.852	103.782	103.808	103.729	4.625	102.868	102.799	102.676	102.598
5.125	103.658	103.569	103.571	103.471	4.750				
5.250	104.104	103.996	104.009	103.887	4.875				
5.375	104.363	104.255	104.270	104.148	5.000				
5.500	104.621	104.513	104.533	104.410	5.125				
5.625	104.507	104.400	104.420	104.297	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. Multiple tables for 1000-99, 1200-99, 1300-99, 1400-99, and 1008-05 rates across various terms (15, 30, 45, 60 Day).

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years o) table with columns for LTV ranges and corresponding adjustments.

Conventional Adjusters table listing adjustments for \$60,000-\$100,000, \$100,001-\$125,000, etc.

Loans with Secondary Financing

Loans with Secondary Financing table showing adjustments for LTV Range, CLTV Range, Fico <720, Fico >720.

Cash Out (All Terms)

Cash Out (All Terms) table showing adjustments for LTV ranges from 620-639 to >740.

LPMI Adjustments - All LPMI Products

LPMI Adjustments - All LPMI Products table with columns for LTV, Coverage, and various LTV ranges (760+, 740-759, etc.).

State Adjustments

State Adjustments table listing adjustments for 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 price ranges like >\$60-100k, >100-125k, etc.



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	99.374	99.224	99.168	98.211	3.250	98.392	98.284	98.186		2.750	99.201	99.187	99.143	
3.375	99.931	99.781	99.724	98.876	3.375	98.961	98.860	98.770		2.875	99.579	99.564	99.520	
3.500	100.322	100.172	100.116	99.467	3.500	99.457	99.360	99.275		3.000	99.932	99.918	99.874	
3.625	100.684	100.518	100.470	99.941	3.625	99.721	99.626	99.543		3.125	100.202	100.187	100.143	
3.750	101.225	101.088	101.040	100.540	3.750	100.323	100.252	100.173		3.250	100.755	100.740	100.703	
3.875	101.841	101.537	101.489	101.174	3.875	100.838	100.777	100.703		3.375	101.019	101.005	100.968	
4.000	102.151	101.831	101.782	101.705	4.000	101.351	101.295	101.221		3.500	101.307	101.292	101.255	
4.125	102.292	102.202	102.095	102.083	4.125	101.424	101.358	101.285		3.625	101.591	101.576	101.539	
4.250	102.345	102.027	102.027	101.682	4.250	101.578	101.528	101.421		3.750	101.766	101.759	101.723	
4.375	102.647	102.427	102.394	102.273	4.375	101.921	101.876	101.771		3.875	101.980	101.973	101.937	
4.500	103.010	102.884	102.762	102.730	4.500	102.178	102.137	102.036		4.000	102.224	102.217	102.181	
4.625	103.190	103.222	103.094	103.068	4.625	102.203	102.162	102.065		4.125	102.446	102.439	102.403	
4.750	103.098	102.736	102.603	102.546	4.750	102.211	102.171	102.076		4.250	102.657	102.649	102.613	
4.875	103.493	103.288	103.150	103.098	4.875	102.333	102.293	102.204		4.375	102.689	102.682	102.646	
5.000	103.806	103.716	103.572	103.526	5.000	102.587	102.546	102.461		4.500	102.791	102.784	102.748	
5.125	104.042	103.991	103.842	103.802	5.125	102.540	102.498	102.408		4.625	103.426	103.419	103.383	
					5.250	102.289	102.254	102.202		4.750	102.979	102.931	102.873	

1433-99  
1453-99

Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.750	98.986	98.971	98.927	
2.875	99.363	99.349	99.305	
3.000	99.717	99.702	99.658	
3.125	99.986	99.972	99.928	
3.250	100.539	100.525	100.488	
3.375	100.804	100.789	100.752	
3.500	101.091	101.076	101.039	
3.625	101.375	101.360	101.323	
3.750	101.551	101.544	101.508	
3.875	101.764	101.757	101.721	
4.000	102.008	102.001	101.965	
4.125	102.231	102.223	102.187	
4.250	102.441	102.434	102.398	
4.375	102.474	102.466	102.430	
4.500	102.575	102.568	102.532	
4.625	103.211	103.203	103.167	
4.750	102.609	102.594	102.515	

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		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	100.186	99.909	99.701				3.250	102.003	101.898	101.828	101.782	2.750	99.944	99.895	99.855	99.834						
2.875	100.649	100.418	100.260				3.375	102.449	102.350	102.274	102.234	2.875	100.325	100.281	100.236	100.220						
3.000	101.370	100.897	100.820				3.500	102.866	102.771	102.690	102.656	3.000	100.696	100.657	100.607	100.597						
3.125	102.011	101.434	101.357				3.625	103.320	103.231	103.145	103.116	3.125	101.078	101.044	100.989	100.985						
3.250	102.685	101.968	101.891	101.782			3.750	103.747	103.663	103.572	103.548	3.250	101.594	101.411	101.351	101.352						
3.375	103.222	102.587	102.274	102.234			3.875	103.340	103.322	103.225	103.170	3.375	102.017	101.688	101.623	101.596						
3.500	103.790	102.967	102.690	102.656			4.000	103.721	103.676	103.605	103.514	3.500	102.438	102.041	101.970	101.949						
3.625	104.270	103.231	103.145	103.116			4.125	104.203	104.160	104.086	103.938	3.625	102.855	102.390	102.314	102.299						
3.750	104.137	103.719	103.676	103.548			4.250	104.512	104.510	104.398	104.360	3.750	102.989	102.889	102.808	102.767						
3.875	104.258	103.699	103.225	103.170			4.375	103.690	103.647	103.597	103.415	3.875	103.392	103.230	103.144	103.107						
4.000	104.757	104.213	103.605	103.514			4.500	104.171	104.128	104.077	103.713	4.000	103.557	103.556	103.465	103.434						
4.125	105.191	104.398	104.086	103.938			4.625	104.466	104.423	104.371	104.135	4.125	103.872	103.877	103.780	103.755						
4.250	104.885	104.510	104.398	104.360			4.750	104.724	104.741	104.608	104.554	4.250	104.176	104.186	104.084	104.065						
4.375	104.768	104.403	103.597	103.415			4.875	104.532	104.489	104.465	103.871	4.375	104.312	104.264	104.157	104.106						
4.500	105.252	104.741	104.077	103.713			5.000	104.756	104.713	104.689	104.133	4.500	104.604	104.561	104.448	104.403						
4.625	105.499	104.953	104.371	104.135			5.125	105.158	105.115	105.091		4.625	104.727	104.684	104.640							
4.750	105.533	105.005	104.608	104.554			5.250					4.750	103.618	103.575	103.532							
4.875	105.795	105.007	104.465	103.871			5.375					4.875	103.986	103.943	103.900							
5.000	106.049	105.261	104.689	104.133			5.500					5.000	104.353	104.310	104.265							
5.125	106.428	105.269	105.091				5.625					5.125	104.717	104.674	104.629							

7000-99						USDA 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day						
3.250	102.103	101.998	101.928	101.882						
3.375	102.549	102.450	102.374	102.334						
3.500	102.966	102.871	102.790	102.756						
3.625	103.420	103.331	103.245	103.216						
3.750	103.847	103.763	103.672	103.648						
3.875	103.440	103.422	103.325	103.270						
4.000	103.821	103.776	103.705	103.614						
4.125	104.303	104.260	104.186	104.038						
4.250	104.612	104.610	104.498	104.460						
4.375	103.790	103.747	103.697	103.515						
4.500	104.271	104.228	104.177	103.813						
4.625	104.566	104.523	104.471	104.235						
4.750	104.824	104.841	104.708	104.654						
4.875	104.632	104.589	104.565	103.971						
5.000	104.856	104.813	104.789	104.233						
5.125	105.258	105.215	105.191							
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



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

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WesLend Government High Balance										
8033-99 6033-99					8333-99 6333-99					
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	100.848	100.447	100.370		2.750	98.929	98.921	98.901		
3.375	101.250	100.844	100.801		2.875	99.386	99.378	99.358		
3.500	101.665	101.365	101.322		3.000	99.825	99.817	99.798		
3.625	102.056	101.859	101.816		3.125	100.250	100.242	100.222		
3.750	102.459	102.317	102.273		3.250	100.672	100.664	100.644		
3.875	102.173	101.752	101.722		3.375	100.752	100.744	100.724		
4.000	102.407	102.066	102.037		3.500	101.169	101.161	101.141		
4.125	102.843	102.407	102.378		3.625	101.577	101.570	101.550		
4.250	102.925	102.803	102.774		3.750	102.001	101.993	101.973		
4.375	102.817	102.235	102.221		3.875	101.896	101.896	101.877		
4.500	103.011	102.529	102.515		4.000	102.326	102.326	102.307		
4.625	103.458	102.813	102.799		4.125	102.678	102.678	102.659		
4.750	103.219	103.128	103.114		4.250	102.963	102.963	102.943		
4.875	103.147	102.856	102.878		4.375	101.684	101.676	101.598		
5.000	103.675	103.174	103.195		4.500	102.048	102.040	101.962		
5.125	103.099	103.055	102.735		4.625	102.427	102.419	102.341		
5.250	103.047	103.084	102.930		4.750	102.724	102.716	102.638		
5.375	102.618	102.575	100.424		4.875					
5.500	103.128	103.085	102.865		5.000					
5.625	103.643	103.600	101.449		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	96.040	96.014	95.968	2.750	96.040	96.014	95.968
2.875	96.319	96.290	96.247	2.875	96.319	96.290	96.247
3.000	99.581	99.518	99.456	3.000	99.581	99.518	99.456
3.125	99.967	99.904	99.842	3.125	99.967	99.904	99.842
3.250	100.354	100.291	100.229	3.250	100.354	100.291	100.229
3.375	100.421	100.358	100.296	3.375	100.421	100.358	100.296
3.500	100.808	100.745	100.683	3.500	100.808	100.745	100.683
3.625	101.195	101.132	101.070	3.625	101.195	101.132	101.070
3.750	101.594	101.531	101.469	3.750	101.594	101.531	101.469
3.875	101.626	101.563	101.501	3.875	101.626	101.563	101.501
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	102.803	102.740	102.678	4.250	102.803	102.740	102.678
4.375	102.088	102.025	101.963	4.375	102.088	102.025	101.963
4.500	102.475	102.412	102.350	4.500	102.475	102.412	102.350
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	98.797	98.765	98.734		3.250	99.095	99.064	99.033		
3.375	99.302	99.271	99.240		3.375	99.405	99.374	99.343		
3.500	99.590	99.559	99.528		3.500	100.171	100.140	100.108		
3.625	100.126	100.095	100.064		3.625	100.943	100.912	100.881		
3.750	100.652	100.621	100.590		3.750	101.321	101.290	101.259		
3.875	101.036	101.005	100.974		3.875	101.512	101.481	101.449		
4.000	101.350	101.319	101.288		4.000	101.780	101.749	101.718		
4.125	101.661	101.630	101.598		4.125	102.147	102.116	102.084		
4.250	102.160	102.129	102.098		4.250	102.484	102.453	102.421		
4.375	102.422	102.391	102.360		4.375	102.686	102.655	102.624		
4.500	102.701	102.669	102.638		4.500	102.875	102.843	102.812		
4.625	102.939	102.908	102.877		4.625	103.292	103.261	103.229		
4.750	103.381	103.350	103.319		4.750	103.635	103.604	103.573		
4.875	103.701	103.670	103.639		4.875	103.897	103.866	103.835		
5.000					5.000	104.044	104.013	103.981		
5.125					5.125	104.212	104.181	104.150		
5.250					5.250	104.534	104.503	104.471		
5.375					5.375					
5.500					5.500					
5.625					5.625					

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

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

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

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

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

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

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

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

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

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

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

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HomePossible						
	1022-00 1028-00	Home Possible 30 Yr Fixed				
	Rate	15 Day	30 Day	45 Day	60 Day	
	3.250	100.339	100.328	100.246	100.234	
	3.375	100.944	100.933	100.856	100.844	
	3.500	101.472	101.461	101.388	101.376	
	3.625	101.769	101.758	101.692	101.679	
	3.750	102.210	102.180	102.135	102.100	
	3.875	102.717	102.687	102.655	102.621	
	4.000	103.211	103.181	103.157	103.123	
	4.125	103.281	103.251	103.216	103.182	
	4.250	103.335	103.285	103.273	103.217	
	4.375	103.648	103.598	103.591	103.534	
	4.500	103.876	103.826	103.819	103.763	
	4.625	103.878	103.828	103.825	103.768	
	4.750	104.147	104.078	104.098	104.019	
	4.875	104.455	104.386	104.409	104.330	
	5.000	104.684	104.614	104.640	104.561	
	5.125	105.057	104.968	104.970	104.870	
	5.250	105.503	105.395	105.408	105.286	
	5.375	105.763	105.655	105.670	105.548	
	5.500	106.021	105.913	105.933	105.810	
	5.625	106.608	106.501	106.521	106.398	

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

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

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

**Price Adjustments**

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

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

Loans with Secondary Financing	
All Loans with Subordinate Financing	-0.500

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

State Adjustments	
<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	98.875	98.856	98.822	2.750	99.070	99.046	99.009	2.750	98.904	98.881	98.840												
2.875	99.201	99.177	99.142	2.875	99.451	99.422	99.384	2.875	99.311	99.282	99.242												
3.000	99.527	99.498	99.462	3.000	99.830	99.795	99.758	3.000	99.715	99.681	99.641												
3.125	99.850	99.815	99.779	3.125	100.205	100.165	100.128	3.125	100.116	100.077	100.038												
3.250	100.149	100.109	100.071	3.250	100.592	100.547	100.511	3.250	100.483	100.439	100.400												
3.375	100.444	100.399	100.359	3.375	100.981	100.931	100.895	3.375	100.845	100.796	100.756												
3.500	100.739	100.688	100.647	3.500	101.370	101.315	101.279	3.500	101.206	101.151	101.111												
3.625	101.036	100.980	100.938	3.625	101.761	101.701	101.665	3.625	101.567	101.508	101.467												
3.750	101.306	101.246	101.201	3.750	102.015	101.950	101.911	3.750	101.876	101.811	101.770												
3.875	101.573	101.508	101.461	3.875	102.250	102.179	102.138	3.875	102.176	102.106	102.063												
4.000	101.838	101.767	101.718	4.000	102.482	102.406	102.363	4.000	102.474	102.398	102.354	102.279											
4.125	102.102	102.026	101.975	4.125	102.715	102.634	102.588	4.125	102.771	102.690	102.645	102.565											
4.250	101.670	101.628	101.582	4.250	101.858	101.816	101.770	4.250	101.651	101.608	101.563												
4.375	101.766	101.724	101.678	4.375	102.024	101.982	101.936	4.375	101.843	101.800	101.754												
4.500	102.024	101.982	101.936	4.500	102.133	102.090	102.045	4.500	101.940	101.897	101.851												
				4.625	102.227	102.184	102.139																

**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**

<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 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	99.062	99.043	99.009	2.750	99.137	99.113	99.076	2.750	99.035	99.012	98.971
2.875	99.384	99.360	99.325	2.875	99.515	99.486	99.448	2.875	99.439	99.411	99.370
3.000	99.704	99.675	99.639	3.000	99.890	99.855	99.818	3.000	99.841	99.807	99.768
3.125	100.024	99.990	99.953	3.125	100.263	100.223	100.186	3.125	100.239	100.200	100.161
3.250	100.320	100.281	100.242	3.250	100.648	100.604	100.567	3.250	100.603	100.559	100.520
3.375	100.614	100.569	100.530	3.375	101.036	100.986	100.949	3.375	100.961	100.912	100.872
3.500	100.911	100.861	100.820	3.500	101.424	101.368	101.332	3.500	101.318	101.263	101.223
3.625	101.210	101.155	101.112	3.625	101.813	101.753	101.716	3.625	101.675	101.615	101.575
3.750	101.483	101.423	101.378	3.750	102.065	102.000	101.961	3.750	101.980	101.915	101.873
3.875	101.752	101.686	101.639	3.875	102.299	102.228	102.187	3.875	102.277	102.207	102.164
4.000	102.018	101.947	101.898	4.000	102.533	102.457	102.414	4.000	102.574	102.498	102.454
4.125	102.284	102.208	102.157	4.125	102.768	102.687	102.641	4.125	102.871	102.791	102.745
4.250	102.508	102.426	102.372	4.250	103.006	102.920	102.871	4.250	103.134	103.048	103.000
4.375	102.726	102.640	102.583	4.375	103.245	103.154	103.103	4.375	103.394	103.303	103.253
4.500	102.944	102.853	102.793	4.500	103.486	103.389	103.335	4.500	103.500	103.500	103.500
4.625	103.162	103.065	103.002	4.625	103.500	103.500	103.500	4.625	101.492	101.450	101.404
4.750	103.355	103.253	103.187	4.750				4.750			
4.875	103.500	103.439	103.369	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		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico ≥720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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



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

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**WesLend Jumbo**

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

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

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

**Price Adjustments**

**Max Lender Credit after Adjustments: 101.375**

**Loan Level Price Adjustments**

	<=60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90
Purchase Special	0.375	0.375	0.375	0.375	0.250	0.000	0.000
>1.5mm-\$2.0mm	0.000	0.000	0.000	0.000	-0.500	-0.500	-0.500
>2.0mm-\$2.5mm	0.000	0.000	0.000	-0.250	-0.500	-0.500	-0.500
760+ Fico	0.500	0.375	0.250	0.000	-0.250	-0.375	-0.625
740-759 Fico	0.375	0.250	0.125	-0.125	-0.375	-0.750	-0.750
720-739 Fico	0.250	0.125	0.000	-0.500	-1.000	-1.000	-1.250
700-719 Fico	0.250	0.000	-0.250	-0.750	-1.250	-1.500	-1.750
680-699 Fico	0.125	-0.125	-0.375	-0.750	-1.250	-2.250	-2.500
Second Home	0.000	0.000	-0.500	-0.500	n/a	n/a	n/a
Investment Property	-1.000	-1.500	n/a	n/a	n/a	n/a	n/a
Condo	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
Cash Out Refi	-0.500	-0.500	-0.500	-1.500	n/a	n/a	n/a
2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	n/a	n/a
DTI >40	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
<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